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ABSTRACT

This manual was designed to provide structural guidelines for financial aid program operations and administration at the Community College of Baltimore. Topics discussed include: the philosophy of student aid at an open door college; the objectives of the student financial aid office; staff development and administrative improvement; organization, administration, and staffing; facility requirements; the financial aid programs funded by USOE, the state of Maryland, and the college; deferred payment plans; short-term student loans; the qualifications and responsibilities of various financial aid administrators; the procedures for processing awards and for determining the degree of student need; auditing procedures and record keeping. The essential functions of the student aid office are specified including recruitment of students for the college, dissemination of financial aid information, communication with federal and state agencies and with local college officials, articulation with financial aid offices at four-year institutions, maintenance and expansion of existing programs and solicitation of new programs, and student budget counseling. Guidelines for the construction of student budgets in all major cities of the United States, the financial aid officers' code of ethics, the financial aid calendar for the college, and a bibliography are also provided. (DC)

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MANUAL FOR STUDENT FINANCIAL AIDS

Prepared for

The Community College of Baltimore

By

Douglas S. MacDonald

Winter 1975

JC 750 336

Acknowledgements

We wish to express our sincere appreciation to the Financial Aid Staff, Print Shop, and our neighboring post secondary education institutions for contributing to the development of this financial aid procedures manual.

We wish to dedicate this manual to the students of The Community College of Baltimore.

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CHAPTER 1

PHILOSOPHY OF STUDENT AID

Student Financial Aid: A Growing Area

Introduction

Programs of financial assistance to students attending post secondary institutions of education in the United States have changed drastically since 1643 when Lady Anne Mowlson gave 100 English pounds to "constitute an endowment for the support at Harvard of 'some poor schooler'..." and thereby established the first recorded scholarship program in the United States.

The passage of the National Defense Education Act (NDEA) of 1958 and its student loan provision inaugurated the era of modern student financial aid.

The Education Amendments of 1972 reflect yet another and more basic national commitment to expanding educational opportunity through student financial assistance.

The tasks of the financial aid officer have increased in scope and complexity as the source and amount of student aid funds have increased. The National Direct Student Loan, the College work-study Program, the Educational Program, The Nursing Loan and Scholarship Program, the Law Enforcement Education Program, and a variety of State assistance programs have combined to provide increased amounts of financial assistance for students. The financial aid officer, therefore, has more resources to accomplish his goal of helping students to finance their education.

Each new program brings with it a new set of guidelines and regulations, a new reporting procedure, and in many cases a different set of administrative procedures. The net effect is that the administration of financial aid has become more complex, more demanding, and because of the interdependency between enrollment, financial aid recipients, and full-time equivalency appropriations, more important as an administrative function of the Community College.

For current fiscal year 1975, over 800 million dollars has been distributed to post secondary institutions. The Community College of Baltimore has received over $1,000,000 in office of Education Federal Student Aid Funds and approximately $1,200,000 in total Federal and State funds available to students. A dramatic increase compared to our approximate $290,000 total O.E. allocations in FY 74 and $200,000 in FY 73.

As aid resources have increased in importance both to the institutions and to the students, and as the number of students applying for aid has increased, the organizational structure of student financial aid offices has been revised by almost every institution. The purpose of this manual is to provide a structured guideline for financial aid program operations and administration.

Reference should be made to other financial office manuals which deal with the administration of financial aid programs. They are as follows: (1) Community College of Baltimore College Work-Study and Office Employment Handbook, (2) Community College of Baltimore Financial Aid - Data Processing System and (3) Audit Manual, (4) ACT Handbook for Financial Aid Administrators.

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Philosophy of Student Aid

The philosophy of the Community College's financial aid office is congruous with the philosophy of the Community College concept of providing an "open door" admissions policy. The Financial Aid Office is committed and dedicated to assisting the financially needy student in obtaining an opportunity for a higher education.

In order to clearly understand the commitment that the Financial Aid Office manifests to the financially needy student, let's look at the Financial Aid Office and the developmental philosophy of counseling. The developmental philosophy of counseling is directed to the goal of removing all barriers that prevent a student from achieving.

The Financial Aid Officer believes every student to be unique in regards to his own personal needs situation and financial circumstances. Therefore, the Financial Aid Officer feels the eclectic philosophy of counseling is the most appropriate and most often utilized by the Financial Aid Office.

The chief focal point of the Financial Aid Office is the student. The philosophy of running a financial aid program in reference to the student is based on essentially five points.

1. Manifest a special commitment to disadvantaged students. Many financial aid programs are aimed especially at assisting those students who would not ordinarily consider any education beyond high school. A variety of aid programs currently identifies, encourages, and assists these students (eg. UPWARD BOUND, DIRECT SEARCH FOR TALENT). These programs recognize the fact that many students have been relegated to life patterns far below their expectations

not for a lack of ability, but for a lack of infcrmation, finances, and a multitude of other factors unrelated to ability.

2. Remove the financial barrier to education for those who are unable to pay.
3. Ease the financial burden for those who are more able to pay. There are many families who would finance the higher education of their children, but only by imposing stringent economic restrictions upon themselves.
4. The community college student Financial Aid Officer must make every attempt to aid the transfer student to receive continued financial support at the four year institution to which he plans to transfer. This involves both aiding the student in filling out necessary forms, completing the application procedures and articulating with the four year college the projected needs of the transfer student.
5. The Financial Aid Officer assists any student in referring the student to an outside social welfare agency in an effort to maintain the health, and welfare of the student.

Financial aid programs are not an investment in merely an individual or a society or a specific institution, but in all three. Financial aid is the means for providing the student an opportunity to attend college and develop his educational capacity. This Financial Aid Officer believes that when a student develops to his capacity he not only enhances himself, he will ordinarily contribute to his institution and to the society in which he lives.

OBJECTIVES

OF

THE FINANCIAL AID OFFICE

1. Commitment by the F.A.O. to assist the financially needy student in obtaining an opportunity to attend college.

2. Adherence to the belief that F.A. awards must not only give the student an opportunity to get in college but to stay in college.

3. Manifest a special commitment to disadvantaged students, trio students, negative income students, and needy veterans.

4. Remove the financial barrier to education for those who are unable to pay.

5. Ease the financial burden for those who are more able to pay. There are many families who would finance the higher education of their children, but only by imposing stringent economic restrictions upon themselves.

6. Make every attempt to aid the transfer student to receive continued financial support at the four year institutions to which he plans to transfer.

7. Assist any student in referring the student to an outside social agency in an effort to maintain the health, and welfare of the student.

8. Adherence to the belief that financial assistance enables the student to develop his educational capacity.

9. Adherence to the belief that when a student develops to his capacity he not only enhances himself, he will ordinarily contribute to his college and to the society in which he lives.

10. Continued effort to improve the financial aid office.

IN ADDITION, THE FINANCIAL AID OFFICE HAS WEEKLY OBJECTIVES AND MONTHLY OBJECTIVES.

FINANCIAL AID OFFICE

TASKS WITH SPECIAL EMPHASIS

1. Insure that those staff members who have responsibility for student contact are sensitive to and skilled in interpersonal relations and that a team approach is utilized within the Financial Aid Staff.

2. Promote the continuing development of counseling and other relevant technical skills on the part of the staff by participation in appropriate formal academic course work and other kinds of educational techniques (workshops, seminars, close review of professional literature, and in-service training).

3. Maintain a close working relationship with various campus referral sources so that when a student's problem is beyond the scope and capabilities of the financial aid office, he can readily be referred to a source of more specialized assistance.

4. Develop and maintain an up-to-date information file relating to the problem areas most commonly dealt with in the financial aid office.

5. Maintain strict confidentiality with respect to all student information, including the provision of facilities to insure privacy with respect to student interviews.

6. Develop a climate in which the uniqueness, dignity, and personal worth of each student becomes the pervasive and chief concern of the financial aid staff.

Essential Functions of Student Financial Aid

A. Recruitment

It should be the responsibility of the student financial aid program to identify and recruit students with financial needs in the community and provide the financial resources to enable these students to attend an institution of higher education.

B. Dissemination of Student Financial Aids Information

An essential function of student financial aid programs is the dissemination of financial aid information to parents, potential students, high schools and the entire college community. This includes activities such as workshops with high school counselors, speaker presentations to community groups, high school visitations, press releases, college catalogs, and brochures.

C. Communication

An essential function of student financial aid programs is to communicate the concerns of the financial aid community to the appropriate federal, state, local and college officials in regard to the decisions affecting the financial aid process. This includes communication through participation on committees, regional panels, workshops, and making application for federal funds to the appropriate state agencies. The financial aid office should be aware of all academic decisions of state and federal agencies affecting the financial aid program such as educational criteria, and provide input into the eligibility criteria of state and federal agencies.

D. Articulation

An essential function should be the effective articulation with the financial aid offices of the upper division colleges to assure continuity of assistance for the community college students.

E. Maintenance and Expansion of Existing Programs and Solicitation of New Programs

This essential function would result in a comprehensive financial aid program which would include: Scholarships, loans, grants and part-time employment that would assure that students are not denied a college education due to inadequate financial resources.

F. Counseling

The financial aid office function is to provide financial aid counseling in regards to budget management and utilization of existing student resources. The function is also to promote and coordinate counseling students with other personnel services in relation to financial aid student needs.

G. Awareness

Make the college community and specifically, the Student Personnel Services aware of financial aid procedures, responsibilities and available resources.

H. An Agent for Change

Work for the change of existing programs administered by the State of Maryland to become more oriented towards the financial needs of community students.

Specifically, these changes shoud be the expanded use of need analysis for awarding of state scholarships. The test requirement for state scholarships should be reviewed and if necessary eliminated. The present state program of Guaranteed Student Loans should be increased in size and broadened in scope.

I. Organization, Administration and Staffing

1. Organization - an organization should be developed to provide maximum service to the student population of the college with the student financial aid service organized under the Dean or Director of Student Personnel Services.

2. Administration

a. Staffing

Community colleges should staff their student financial aids office in the same proportion as they staff their admissions office. The College Scholarship Service and the American College Testing Service agree that for less than 2,000 student population, the college should employ a minimum of one full-time or one part-time financial aid administrator with a like staffing pattern for supportive staff. For 2,000-5,000, an associate director or directors would be appropriate depending on the size of the student financial aids program. The size of the staffing pattern depends on the several factors of: enrollment, number of student financial aid applicants, size and diversity of aid programs, availability of equipment and resources and other factors.

b. Coordination

All federal, state and local student financial aid resources should be coordinated through the financial aid office. This would include all institutional employment such as: Work Incentive Programs, part-time employment, etc.

Coordination of and accessibility to all input data from the Student Personnel Records Bank. This function would include the essential coordination of various institutional, state and federal

applications for specific programs of aid.

J. Records Maintenance and Reporting

An essential function is the initial data collection accomplished through the use of various applications related to particular federal, state and local programs of aid.

This date would later be utilized in submitting program reports and applications to federal, state, and local agencies.

A records retention system to comply with participating resource agencies would be an essential requirement of this function to meet the guidelines of these agencies.

K. Budget

An essential function in student financial aid regards budgeting in three areas: 1) Student cost budget; 2) Operations budget, and 3) Program budget.

L. Financial Aid Processing Cycle

The financial aid processing cycle is an essential function of the student financial aid program which involves the following areas:

1. application for aid
2. evaluation of demonstrated need by a federally approved needs analysis test
3. packaging--construction of a financial aid award and/or package to meet the demonstrated need of a financial aid applicant with the priorities established to meet the most needy first
4. notification letter for award, ineligible, or rejection
5. acknowledgement and acceptance of award
6. notification and authorization to the Business Office for disbursement of funds
7. re-evaluation and follow-up as required

Specialized Facility Requirements

A. Appropriate attractive facilities to include adequate storage space.

B. Confidential setting for the professional counselor or financial aid officer.

C. Comfortable setting such as a waiting room for the prospective financial aid applicants.

D. Data processing time and implementation of programs.

E. Proximity to other student personnel services and the business function.

F. Security of records--fire-proof file cabinets, locked cabinets, confidentiality of student records.

G. Appropriate equipment and personnel to operate your program.

Evaluation indices for programs by: retention rates, growth of programs, growth of organization, and others

1. Use services of institutional research to develop programs of study
2. Relationship of the financial aid awarded to the gross financial need of your student body (percentage)
3. Evaluation by outside resources:
   a. external audit
   b. internal audit
   c. program audit
4. Student follow-up evaluation of financial aid program
5. Management by objectives

CHAPTER 2

TYPES OF AID

FINANCIAL AID PROGRAMS

The U. S. Office of Education supports the five programs of student assistance described here. They are BASIC EDUCATIONAL OPPORTUNITY GRANTS, SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS, COLLEGE WORK-STUDY, NATIONAL DIRECT STUDENT LOANS AND GUARANTEED STUDENT LOANS.

If you are enrolled or accepted for enrollment in an approved post secondary educational institution (college or university, vocational school, technical school, or hospital school or nursing), you may be eligible to apply for assistance under these programs. Loans must be repaid. Grants are gifts and need not be repaid.

There are many more sources of aid for students. Some are sponsored by the Federal Government, others by states, localities, businesses, organizations, individuals associations, and other private sources.

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The BASIC EDUCATIONAL OPPORTUNITY GRANT PROGRAM (Basic Grants) makes funds available to eligible students attending approved COLLEGES, COMMUNITY/JUNIOR COLLEGES, VOCATIONAL SCHOOLS, TECHNICAL INSTITUTES, HOSPITAL SCHOOLS OF NURSING, and other post high school institutions.

In any given academic year starting after April 1, 1973, a student may apply for a Basic Grant if he is entering an APPROVED post secondary educational institution for the FIRST TIME on at least a half-time basis. A student may re-apply for the grant each academic year.

To apply for a Basic Grant, a student must complete a form called "APPLICATION FOR DETERMINATION OF EXPECTED FAMILY CONTRIBUTION."

A student may get copies of the application for POST SECONDARY EDUCATIONAL INSTITUTIONS, HIGH SCHOOLS, POST OFFICES, STATE EMPLOYMENT OFFICES, COUNTY AGRICULTURAL EXTENSION AGENTS, COLLEGES, TALENT SEARCH AND UPWARD BOUND PROJECTS, or by writing to BOX B, IOWA 52240. For specific program guidelines, see the BASIC EDUCATIONAL OPPORTUNITY GRANT manual in the financial aid office.

Send the completed form to BOX B, IOWA 52240. Within 4 weeks, the student will receive a "FAMILY CONTRIBUTION ANALYSIS REPORT."

SUBMIT the REPORT to the college which will calculate the AMOUNT of the Basic Grant the student is ELIGIBLE to receive. The student may submit the Report to more than one school. The amount the award will be based upon will be the students' Expected Family Contribution, the cost of attendance at the college, and a payment schedule issued to all approved educational institutions by the U. S. Office of Education.

The SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) PROGRAM is for students of EXCEPTIONAL FINANCIAL NEED who without the grant would be unable to continue their education.

A student is eligible to apply if he is enrolled at least half-time as an UNDERGRADUATE or VOCATIONAL student in an educational institution participating in the program. Graduate students are not eligible.

If a student receives an SEOG, it cannot be less than $200 or more than $1,500 a year. Normally, SEOG may be received for up to four years. However, the grant may be received for five years when the course of study requires the extra time. The total that may be awarded is $4,000 for a four year course of study or $5,000 for a five year course.

If a student is selected for an SEOG, the educational institution must provide the student with ADDITIONAL FINANCIAL ASSISTANCE at least equal to the amount of the grant.

APPLY THROUGH the FINANCIAL AID OFFICER. He is responsible for determining who will receive an SEOG and the amount. For specific program guidelines, see the SEOG manual in the financial aid office.

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The COLLEGE WORK-STUDY (CWS) PROGRAM provides jobs for students who have great financial NEED and who must EARN a part of their educational expenses. A student may apply if you are enrolled at least half-time as a GRADUATE, UNDERGRADUATE, or VOCATIONAL student in an approved post secondary educational institution.

The educational institution which participates in College Work-Study arrange jobs on campus or off campus with a public or private non-profit agency, such as a hospital. If you are found to be eligible, you may be employed for as many as 40 hours a week.

In arranging a job and determining how many hours a week you may work under this program, the financial aid officer will take into account: (1) your NEED for financial assistance; (2) your CLASS SCHEDULE, and (3) your HEALTH and ACADEMIC PROGRESS. In general the salary you receive is at least equal to the current minimum wage and may be as much as $3.50 an hour.

APPLY THROUGH THE FINANCIAL AID OFFICER AT YOUR SCHOOL. He is responsible for determining your eligibility and arranging the job.

The NATIONAL DIRECT STUDENT LOAN (NDSL) PROGRAM is for students who are enrolled at least half-time in a participating institution and who NEED a loan to meet their educational expenses.

You may borrow a total of: (a) $2,500 if you are enrolled in a vocational program or if you have completed less than two years of a program leading to a bachelor's degree; (b) $5,000 if you are an UNDERGRADUATE student who has already COMPLETED 2 YEARS of study toward a bachelor's degree. (This total INCLUDES any amount you borrowed under NDSL for your first two-years of study); (c) $10,000 for GRADUATE study. (This total INCLUDES any amount you borrowed under NDSL for your undergraduate study.)

REPAYMENT begins 9 months after you graduate or leave school for other reasons. You may be allowed up to 10 years to pay back the loan. During the repayment period, you will be charged 3 percent interest on the unpaid balance of the loan principal.

No payments are required for up to three years while you serve in the Armed Forces, Peace Corps, or VISTA.

APPLY THROUGH THE FINANCIAL AID OFFICER AT YOUR SCHOOL. He can also tell you about the CANCELLATION PROVISIONS for borrowers who go into certain fields of teaching or specific military duty.

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The GUARANTEED STUDENT LOAN PROGRAM enables you to borrow directly from a bank, credit union, savings and loan association, or other participating lender who is willing to make the educational loan to you. The loan is guaranteed by a state or private nonprofit agency or insured by the FEDERAL GOVERNMENT.

A student may APPLY for a loan if the student is enrolled or has been accepted for enrollment at least half-time in an eligible COLLEGE or UNIVERSITY, a SCHOOL OF NURSING, or a VOCATIONAL, TECHNICAL, TRADE, BUSINESS, or HOME STUDY SCHOOL. You do not need a high school diploma in order to borrow.

The MAXIMUM a student may borrow is $2,500 a year. (In some states, it is less). Your INTEREST cannot be more than 7 percent.

The TOTAL amount a student may borrow for undergraduate or vocational study is $7,500. The total is $10,000 for graduate study alone or in combination with undergraduate study.

To apply for the FEDERAL INTEREST BENEFITS, a student must submit to the lender a RECOMMENDATION from the college as to the AMOUNT the student NEEDS to meet educational expenses. If a student qualifies for these benefits, the Federal Government will pay the interest for you until the repayment period begins.

If a student does not qualify for Federal Interest Benefits, the student may still borrow; but the student will have to pay their own interest from the time he or she takes out the loan until it is paid off.

All borrowers must submit an AFFIDAVIT that the loan will be used only for educational purposes. It must be signed before a notary or other person authorized to administer oaths.

The LOAN MUST BE REPAID. Payments begin between 9 and 12 months after you graduate or leave school and you may be allowed to take up to 10 years to pay it off. The AMOUNT of the students payments depends upon the SIZE of DEBT; but a student must pay at least $360 a year.

A student does not have to make payments for up to 3 years while he or she serves in the Armed Forces, Peace Corps, or Vista, of for any time that the student returns to full-time study.

Contact the financial aid officer for information and application forms. Refer to Guaranteed Student Loan Manual for student guidelines.

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NURSING GRANTS are provided for students enrolled in the Nursing Curriculum for at least 6 semester hours. Students must show a definite financial need. The grants reach a maximum of $2,500. The grants may be renewed each semester that the need exists. Submit financial aid application to CCB Financial Aid Office.

###

NURSING LOANS are provided for students enrolled in the Nursing Curriculum for at least 6 semester hours. Students must show a definite financial need. The Loans reach a maximum at $1,500, and may be renewed each semester that the need exists. Submit ACT Family Financial Statement and Financial Aid Application to CCB Financial Aid Office.

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MARYLAND STATE SCHOLARSHIPS. The state is currently supporting nine (9) separate and distinct scholarship or grant programs as follows:

1. Senatorial
2. House of Delegates
3. General State
4. War Orphans
5. Reimbursement of Firemen
6. Children of deceased Volunteer Firemen
7. Scholarships for teachers of Deaf

8. Professional School Scholarships
9. Scholarships in Medicine

Contact the Financial Aid Office or the State Scholarship Board for necessary applications.

LAW ENFORCEMENT EDUCATION PROGRAM - two types of financial assistance are offered under LEEP:

A. Grants - for qualified employees of publicly funded law enforcement and criminal justice agencies registering on a full-time or half-time basis.

   Student is obligated to work two years in the law enforcement area for each LEEP note that he signs.

B. Loans - for qualified students enrolled in a program of study "directly related to law enforcement and criminal justice or suitable for persons employed in law enforcement and criminal justice."

   The loan is made directly to each student by the college. The loan can be renewed each year with repayment of 7% interest after college. Partial or full cancellation of loan and interest for law enforcement services are as follows:

   1. Interest in law enforcement
   2. Submit LEEP application form
   3. Letter of employability from law enforcement agency

FINANCIAL AID OFFICE

DEFERRED PAYMENT PLAN

Deferments usually are for short time periods--not beyond the end of the current semester or term or, at most, beyond the end of the academic year.

Institutions wishing to restrict deferred payments to students with a genuine need for deferment may channel such applications through the student aid office for need determination and cash flow analysis. If financial assistance is necessary for longer periods of time, the student or parents should be advised to apply for other types of financial aid, perhaps, a long-term loan. It is important to realize that a deferred payment is a disservice to the student if the student is financially needy. A deferred payment requires monitoring by the students and the institution. The deferred tuition is a short-term loan. Gift-Aid which is available for financially needy students is more advantageous to a student than a deferred payment plan.

Although deferred payments are part of the total student aid program, the billing and collection functions should be handled through the business office. Billing and collecting should be centralized in the business office, thereby, avoiding duplication and promoting fiscal accountability.

If the program of deferred payments is understood by students and is well administered by the institution, collection problems are minimized.

Arrangements for deferred payments should be in writing, and the payment agreements forms signed by the student. The agreement should indicate amounts to be paid, dates on which payments are due, and penalities to be incurred in case of failure to meet payments on the dates specified.

The following are specific procedures for implementing a deferred payment plan:

1. The deferred tuition plan allows the student to pay 1/2 of his tuition and fees at registration with a required minimum payment of $40 and to have the balance of his tuition due in equal payments. If the student chooses the 8 week payment schedule, then 1/2 the balance of his deferred payment must be paid by the 4th week. All payments are to be made by the 8th week of classes. These payments should be made by the 8th week of classes. These payments should be made to the business office.

2. To be eligible for this installment plan, the students' tuition must exceed $40 and if he has used the deferred tuition plan previously, he must have met the terms of the agreement.

3. All students applying for deferred tuition will be encouraged to file for financial aid based on demonstrated needs.

4. All students applying for deferred tuition attending on at least a 6 credit hour basis will be required to file a Basic Educational Opportunity Grant beginning September, 1975.

5. The Financial Aid Office will establish a repayment schedule in cooperation with the Accounting Office. The Financial Aid Office will follow the repayment schedule when completing the tuition installment application.

6. The Financial Aid Officer will turn over the tuition installment application to the Accounting Office which is responsible for the billing and collection of these accounts.

7. First time Veterans entering the Community College of Baltimore, will be allowed a 100% deferment under the stipulation that each Veteran fills in the Community College of Baltimore's address on his enrollment certification form.

8. A veteran's change of address slip will be submitted to the Veterans Office upon completion of his full obligation to the institution.

9. Completion of all forms will be handled by the Veteran's Counselor and the Accounting Office.

10. Appeal Procedure:

    a. The student appeals his deferred tuition payment to the Financial Aid Representative on duty.

    b. If the student's problem cannot be resolved, the student may then appeal to Mr. Douglas MacDonald, Financial Aid Coordinator.

    c. If the student's problem is still not resolved by Mr. MacDonald, the student can have a final appeal before Dean Hammond.

***It is the professional opinion of the Financial Aid Officer that if a student cannot pay 1/2 of his tuition and fees, he should be on a demonstrated need financial aid program. The financial barrier facing the student is usually too great if a student cannnot pay at least 1/2 his bill.

SHORT-TERM LOANS

It is the desire of the Financial Aid Office to assist deserving students during periods of bona fide emergencies by providing them with short term loans. This has been accomplished by the generosity of private organizations, who have donated monies to be dispensed for this purpose. To secure a short term loan, the following standards have been established:

1. The student must be enrolled for at least six (6) credit hours.
2. The maximum amount a student is allowed to borrow is $25. At the discretion of the Financial Aid Officer, this amount can be increased.
3. Book loans will cover required books only.
4. Students will be interviewed by the financial aid officer.
5. Students must show that they are in a position to repay the loan.
6. Students must have a good credit standing with the college.
7. Students who do not repay loans on the due date and have not contacted the Financial Aid Officer about this delinquency, may be turned down when applying for a loan in the future.
8. Loans must be repaid prior to the end of the semester in which the loan is made.
9. No grades or transcripts will be issued and re-registration will not be possible until loans are repaid in full.
10. Loans are to be repaid at the Accounting Office. Book loans, however, are paid in the bookstore. Proof of repayment must be presented to the Financial Aid Office.
11. Loans will not be issued during the last month of the semester.
12. The maximum time for re-payment of loans is six (6) weeks. During the summer session, it is three (3) weeks.
13. To secure a loan, all students must fill out in duplicate a Student Loan form.

CHAPTER 3

ADMINISTRATIVE STRUCTURE

JOB DESCRIPTION

CO-ORDINATOR (DIRECTOR) OF FINANCIAL AID

TASKS WITH SPECIAL EMPHASIS

1. Insure that those staff members who have responsibility for student contact are sensitive to and skilled in interpersonal relations and that a team approach is utilized within the Financial Aid Staff.

2. Promote the continuing development of counseling and other relevant technical skills on the part of the staff by participation in appropriate formal academic course work and other kinds of educational techniques (workshops, seminars, close review of professional literature, and in-service training).

3. Maintain a close working relationship with various campus referral sources so that when a student's problem is beyond the scope and capabilities of the financial aid office, he can readily be referred to a source of more specialized assistance.

4. Develop and maintain an up-to-date information file relating to the problem areas most commonly dealt with in the financial aid office.

5. Maintain strict confidentiality with respect to all student information, including the provision of facilities to insure privacy with respect to student interviews.

6. Develop a climate in which the uniqueness, dignity, and personal worth of each student becomes the pervasive and chief concern of the financial aid staff.

Note: The following job descriptions were developed by the Financial Aid Office and do not necessarily represent the Community College of Baltimore Personnel Office Job Specifications.

COMMUNITY COLLEGE OF BALTIMORE

JOB DESCRIPTION

CO-ORDINATOR (DIRECTOR) OF FINANCIAL AID

ASSIGNMENTS

1. To direct and administer all scholarship, grant and loan funds which are within the responsibility of the College to disburse. (To supervise the financial aid staff.)

2. To know and keep current on federal and state guidelines and requirements for administering federal and state programs, such as: S.E.O.G., B.E.O.G., N.D.S.L., MD.G.L., C.W.S.P., L.E.E.P., N.L., N.S., and others, as they become part of the College's financial aid opportunities.

3. To direct in counseling students to develop realistic personal financial budgets as part of the preparation of financial aid application forms.

4. To direct in evaluating ACT needs analysis forms throughout the academic year.

5. To direct in maintaining accurate records and to prepare statistics and develop reports on all financial aid disbursements and submitting reports to the proper authorities.

6. To direct in developing improved procedures for the processing of student requests, for preparing records and reports, for meeting student needs, and for cooperating with other divisions of the college.

7. To work cooperatively with all other divisions of the college with special emphasis on TRIO programs, admission, and counseling services, student government and activities, Finance and Accounting offices, Computer Services and Institutional Research.

8. To direct the office manager in supervising professional clerical staff along with student assistants for the everyday operations of the Student Financial Aid Co-ordinator and ultimately with the Dean of Students.

9. The Director will be required to attend campus, local, and state financial aid meetings and workshops for self-improvement and program development.

10. To direct in updating, developing, budgeting, and printing of tools to be used in the operations of the financial aids program.

11. To direct in dissemination of financial aid information to prospective, enrolled, and transfer students.

12. To direct in providing of storage and maintenance of confidential records of students in the Financial Aids Program in accordance with ethical and legal requirements.

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DIRECTOR-FINANCIAL AID
ASSIGNMENTS

13. To direct in submitting to the Dean of Students an annual report dealing with the area of financial aid.

*14. To encourage and direct community groups and private donors in establishing continuing scholarships and loan programs.

*15. To determine students eligible to participate in the deferred payment program:
   a. directs deferred tuition program.
   b. evaluates need and amount of deferred payment.
   c. directs repayment process and collection of deferred tuition.
   d. works evening registration direction (1) Deferred Payment Program, (2) LEEP Program, (3) other financial aid.

*16. Administers and directs Law Enforcement Education Program:
   a. evaluates eligibility and makes awards.
   b. develops and improves procedures for the processing of student application and awards.
   c. prepares reports and statistics for LEEP Program.
   d. Attends meetings and workshops regarding the LEEP Program for self-improvement.

*17. Directs and administers all institutional scholarships and loan programs:
   a. evaluates need and amount of the award.
   b. directs repayment process, and collection of award.
   c. documents and justifies all award payments.

EXPERIENCE

- Two years experience in Financial Aids.
- Working knowledge of the field of Computer Science.
- Attendance of Financial Aid Workshop and Training Program.
- Successful experience in working with multi-ethnic groups.

EDUCATION

- Doctor's Degree in Higher Education Administration or Student Personnel Services desirable.
- Master's Degree in Higher Education Administration or Student Personnel Services desirable.
- Financial Aid Internship or attendance at Financial Aid Workshop or Training program is a prerequisite.

- Course work in:

Higher Education Administration
The Community-Junior Colleges

DIRECTOR-FINANCIAL AID
ASSIGNMENTS

Foundations of Counseling
Student Personnel Services
Business Administration
Accounting
Finance
other related fields

PERSONAL QUALIFICATIONS

- Leadership
- Sincerity
- Interest in students
- Integrity
- Honesty
- Faith

COMMUNITY COLLEGE OF BALTIMORE

JOB DESCRIPTION

FINANCIAL AID OFFICER

ASSIGNMENTS

1. To assist in administering and directing all scholarship, grant and loan funds which are within the responsibility of the College to disburse. (To supervise the financial aid staff).

2. To know and keep current on federal and state guidelines and requirements for administering federal and state programs, such as: S.E.O.G., B.E.O.G., N.D.S.L., MD.G.L., C.W.S.P., L.E.E.P., N.L., N.S., and others, as they become part of the College's financial aid opportunities.

3. To assist in counseling students to develop realistic personal financial budgets as part of the preparation of financial aid application forms.

4. To assist in evaluating ACT needs analysis forms throughout the academic year.

5. To assist in maintaining accurate records and to prepare statistics and develop reports on all financial aid disbursements and submitting reports to the proper authorities.

6. To assist in developing improved procedures for the processing of student requests, for preparing records and reports, for meeting student needs, and for cooperating with other divisions of the college.

7. To work cooperatively with all other divisions of the college with special emphasis on TRIO programs, admission, and counseling services, student government and activities, Finance and Accounting offices, Computer Services and Institutional Research.

8. To assist the office manager in supervising professional clerical staff along with student assistants for the everyday operations of the Student Financial Aid.

9. As a Financial Aid Officer, this staff member will be required to attend campus, local, and state financial aid meetings and workshops for self-improvement and program development.

10. To assist in updating, developing, budgeting, and printing of tools to be used in the operations of the financial aids program.

11. To assist in dissemination of financial aid information to prospective, enrolled, and transfer students.

FINANCIAL AID OFFICER
ASSIGNMENTS

12. To assist in providing of storage and maintenance of confidential records of students in the Financial Aids Program in accordance with ethical and legal requirements.

13. To assist in submitting to the Dean of Students an annual report dealing with the area of financial aid.

*14. To encourage and assist community groups and private donors in establishing continuing scholarships and loan programs.

*15. To determine students eligible to participate in the deferred payment program:
   a. directs deferred tuition program.
   b. evaluates need and amount of deferred payment.
   c. directs repayment process and collection of deferred tuition.
   d. works evening registration direction (1) Deferred Payment Program, (2) LEEP Program, (3) other financial aid.

*16. Administers and directs Law Enforcement Education Program:
   a. evaluates eligibility and makes awards.
   b. develops and improves procedures for the processing of student application and awards.
   c. prepares reports and statistics for LEEP Program.
   d. attends meetings and workshops regarding the LEEP Program for self-improvement and program development.

*17. Directs and administers all institutional scholarships and loan programs:
   a. evaluates need and amount of the award.
   b. directs repayment process, and collection of award.
   c. documents and justifies all award payments.

PERSONAL TRAITS

Sincerity
Optimistic personality
People-oriented
Interested in students
Patience
Responsiblity
Challenged by minute details (Leadership)
Exactness-oriented
Integrity
Faith

*DENOTES PRIMARY RESPONSIBILITY AREAS

FINANCIAL AID OFFICER
ASSIGNMENTS

EXPERIENCE & CREDENTIALS

1. Experience in the financial aid office of a collegiate institution with some leadership responsibility.
2. Experience in record keeping and in interpreting federal guidelines and administering various types of financial aid including federally financed programs.
3. Successful experience in working with multi-ethnic groups in an urban setting.
4. A bachelor's degree in an appropriate field of study with an internship or experience in a college financial aid workshop and office is acceptable. Some appropriate fields of study are:

   Financial Aid Administration
   Business Administration
   Accounting
   Counseling
   Guidance
   Higher Education Administration
   Finance

JOB DESCRIPTION

Office Manager

General Information - This is a supportive staff position in the student financial aids office. The office manager will be responsible for the general and daily operations of the student financial aids office. This incumbent will be responsible to the associate director for duty operational tasks with ultimate responsibility to the Director of Student Financial Aids.

Selection Requirements:

Education

A. A. Degree in secretarial studies or its equivalent preferred

H. S. Degree or its equivalent required

Specific Skills and Abilities

Stenographic, typing and office machine skills

Ability to deal with students

Ability to understand the uses of computer data

Ability to work independently

Ability to organize, manage, and assign tasks to others

Ability to converse and communicate with officials with-in and out-side of the college community

Ability to respond to both oral and written communication

Experience (minimum of 4 years' experience)

2 years' of office experience in a supervisory capacity

Experience - Cont.

- 2 years' of office experience that require stenography and typing skills
- Experience in public, or student relations is desirable

Personal Traits

- Sincerity
- Maturity
- Optimistic Personality
- People-oriented
- Patience
- Responsible
- Exactness-oriented

Assignments are:

% of Work	Area	Comment
20%	Supervision	This administrative clerk will be responsible for assisting and training a minimum of 2 clerk-typists and 10 student assistants.
20%	Correspondence	Incumbent will respond to incoming letters and will take dictation from her supervisors to respond to the legal matters regarding student financial aid.
5%	Telephone Calls	She will be responsible for referrals from the student assistants and clerk typists regarding technical responses
20%	Data Processing	Responsible for handling additional correction to the Master Computer Print Out for Student Financial Aid.

Cont:

% of work	Area	
15%	Student Award Letters	Incumbent will be responsible for assuring that all Financial Aid packages have been forwarded to proper recipients and proper confirmation letters received for their aid folder.
5%	Disposition of Award Forms Supplementation of award checks	Responsible for awardees receiving of award forms to register and later responsible for requesting checks and displace these award forms.
5%	Budget Report	Correct and accurate budget reports are made to the local, state, and Federal Government to respond, confirm and verify request for funds regarding students and programs at this institution.
10%	Student Relations	Incumbent will act as an intake interviewer to deal with students and their problems who are referred to her by student assistants and clerk typists.

Secretaries

General Information. This is a supportive staff position in the Student Financial Aids Office. Secretaries are generally responsible to the Office Manager and the Associate Director assistant with ultimate responsibility to the Director of Student Financial Aids.

Selection Requirements

Education

- High School Diploma or its equivalent

Specific Skills and Abilities

- ability to type
- ability to use office machines
- ability to work with students
- ability to be willing to learn
- ability to converse and communicate with people both in person and telephonically.

Experience

- High School parcticum in an office setting or equivalent experience

Personal Traits

- Student oriented
- Maturity
- Sincerity
- Responsible
- Out-going personality

College Work-Study Program

Definition - College Work-study is a Federally funded program that was established by Congress under the Economic Act of 1964 and since 1968 has been under the authority of the Higher Education Act of 1965 and 1972.

The purpose of this program is to provide part-time employment opportunities for students who have great financial need and who must earn a part of their educational expenses.

Who Is Eligible?

A student may be selected for employment under the College Work-Study Program only if he or she meets all of the requirements listed below. A student must be:

1. A citizen or permanent resident of the United States
2. In need of earnings from such employment in order to pursue a course study at Community College of Baltimore.
3. Has been accepted for enrollment as, at least, a half-time student (6 credits) or, in the case of a student already enrolled and attending college, is in good standing and at least in half time attendance.
4. Be capable of maintaining good standing in his or her course of study while employed.

How To Apply

1. The student should first report to the Financial Aid Office.
2. In most cases, a student will apply for work-study at the time he applies for other forms of financial aid.
3. A student must file a Student Financial Aid Application.
4. A Student Financial Statement must be completed.
5. The student financial federally approved statement is submitted to a needs analysis service. Once the application is analyzed by the need analysis service, it is returned to CCB and evaluated by the Financial Aid Office. If a student demonstrates need, a student may then be eligible for college work-study, or any other financial assistance, depending upon the amount of need shown.

If Awarded College Work-Study, How Are You Assigned?

All assignments are made by the Placement Office. However, recommendations are accepted from the student and offices concerned. If at all possible, students are placed in jobs that are relevant to their curriculums.

Students are interviewed by a responsible person representing a department or office and duties are discussed at that time.

Employment of Student

1. Student is interviewed in the Student Placement Office, a student's curriculum, academic standing, skills, interests, and desires are discussed, along with the possible job openings.

2. After a job selection has been determined, contact is made with particular department chairperson or responsible person in an area in order to set up a student interview.

How Many Hours Can You Work?

The average College Work-study job is 15 hours per week. Students may be eligible to work more than 15 hours depending upon financial need, and the student's class schedule. College Work-study students may not be paid earning in excess of their awarded eligibility. If additional hours are worked, they will be considered as volunteer time.

Is There A Summer College Work-Study Program?

Yes. If students are eligible, they may work on campus or off campus during the summer. To be eligible for employment under the College Work-Study Program during the summer, you must be:

1. In half-time attendance preceding the summer and intend to continue during and/or following the summer session; or

2. Enrolled as a half-time student for the first time during the summer and intend to continue after the summer session; or

3. Accepted for enrollment as half-time student in the semester following the summer session

4. College Work-Study students are not allowed to work more than forty (40) hours per week.

Federal guidelines suggest that students working during the summer under

College Work-Study save 65% to 80% of their net earnings to be applied toward educational expenses. Expected savings will be taken into consideration in determining your need for the following academic year.

Student Employment Program (912)

The Student Employment Program is a college-funded program and students are selected for this program according to their skills, grade point average, and a departments chairman's particular needs. Preference is given to students with financial need but this is not a requirement.

Supervisor's Responsibilities, College Work-Study

1. Set up desired working schedule with student.
2. Define student's duties.
3. Train students properly with duties assigned.
4. Give day-to-day supervision.
5. Complete attendance sheets for students' time to be submitted the close of each week.
6. Keep schedule of pay periods and days paid available from the Student Financial Aid Office.
7. Contact Payroll (Ext. 355) direct for any discrepancies in student's time or amount of check.
8. When student terminates, for any reason, supervisor must notify Student Financial Aid Office and Placement Office in writing, the date of termination.
9. Evaluate student's work with student and complete an evaluation form (to be signed by both student and supervisor).

   Evaluation must be made at least once during the academic year. If a student works one semester or less, an evaluation should be completed. Generally, the supervisor should evaluate students during the mid-semester and not wait until the end of a semester. Both supervisor and student participate in the evaluation.

   Evaluations are to be returned to the Placement Office in a confidential sealed envelope.

   Evaluation forms will be provided to supervisors at the beginning of the semester.

Student's Responsibilities - College Work-Study and Student Employment

1. Arrange a working schedule with your supervision. Have a schedule of classes handy.

2. Once schedule has been established, student must notify supervisor if, for any reason, student is unable to meet that schedule.

3. Student must be punctual. If student is delayed in class, offer to make up time.

4. Assist supervisor in maintaining your time; check hours worked on attendance sheet and sign attendance.

5. Keep your schedule of pay periods and amounts paid for your reference.

6. Adhere to all regulations required for student assistants in your particular area.

7. Observe dress code set forth in your area.

8. Give adequate notice to supervisor if you plan to terminate.

9. Participate in evaluation of your work with your supervisor. All students will be evaluated and must sign evaluation form.

Evaluations

The evaluation form is a two party co-operative effort between the supervisor and student to assess and improve the student's performance.

The evaluation form should be completed by both the student and supervisor at least once during the academic year. If a student works one semester or less, an evaluation should be completed.

Evaluation forms may be obtained from the Placement Office, Room 221, Ext. 312.

Payroll Information-Work Permits

Work Permits are Necessary for Students Under 18

Students hired in the Student Employment Program are subject to the provisions. These permits are necessary for the following reasons:

..."To make sure that the minors in their employ are of legal age under the act, employers are urged to obtain an age certificate for every minor claiming to be under 18 years of age before employing him in any occupation, and for every minor claiming to be 18 or 19 years of age before employing him in any of the occupations declared hazardous....."

CHAPTER 4

PROCEDURE FOR PROCESSING AWARDS

Needs Analysis - Historical Overview

Financial aid awards have always been based, to some degree, on the need of the applicant. Historically, however, financial need frequently was not a criterion or it was considered secondary. But in 1954, a group of private eastern colleges, concerned about the use of scholarships as "bait" in competing for students, agreed to award aid on the basis of financial need as well as ability. The family's expected contribution was assessed in a standardized, consistent manner, and the family was expected to contribute this amount regardless of the institution attended. The colleges agreed not to make awards exceeding the student's "need", and this agreement led to the development of centralized need analysis.

The appearance of Title II of NDEA further strengthened the importance of need analysis since an NDEA loan required that an applicant demonstrate financial need. Then in the mid 1960's, the College Work-Study Program and the Educational Opportunity Grant Program appeared. These programs were also based on stringent need requirements and required careful documentation for each award.

In 1968, and again in 1972, amendments to existing federal student financial aid legislation strengthened the role of student financial aid in the financing of post secondary education and did so primarily through need based student aid programs. These developments make the equitable distribution of funds imperative. Consequently, the theory and technique of need analysis should be thoroughly understood by every practicing financial aid admininistrator.

A Definition of Need Analysis and Need Analysis Procedures

Need analysis is a technique which is used to arrive at an estimate of a student applicant's need for financial assistance to help meet his or her educational expenses.

Need analysis consists of two major components:

1. arriving at an estimate of the applicant's and/or the family's ability to contribute to educational expenses.

2. arriving at an accurate estimate of the educational expenses themselves.

An assessment of the applicant's and/or the family's ability to contribute to educational expenses ordinarily involves arriving at a reasonable contribution derived from current income, assets, and the student's own financial resources, since these represent the sources of financial strength for a given family. The need analysis procedure is completed when the family's estimated contribution from these three sources is subtracted from the estimated educational costs.

Once the student's need is determined, students are ranked in order of need, and the availability of financial aid funds. Awards are usually packaged, meaning the Financial Aid Officer uses an assortment of grants, loans and work study amounts to meet the unique financial need of each student. (See diagram Award Procedure, p. 38)

AWARDING FULL NEED

Award amounts are based on the students demonstrated need and reflect the percentage of financial aid available to the institution allocated on the basis of the state formula percentages. For example if the institution receives less than 100% of the college based financial aid funds it requested and needs, then the students award should reflect the same percentage allocation, of the college based program and the balance of the award is met by the Basic Educational Opportunity Grant allocations.

When Full-Time Enrollment Is Reduced to Part-time Enrollment

If a student has been awarded on the basis of full-time attendance and the student subsequently drops to less than full-time attendance prior to registration, then that student's financial award should be reduced reflecting the reduction in need. The part-time financial aid student budget should be referred to when this situation arises.

SELF-SUPPORTING STUDENTS

The self-supporting student financial need situation is a difficult situation to evaluate. Basically, the financial need of the self-supporting student can be based solely on that student's financial strength rather than the student's parents or total family financial strength.

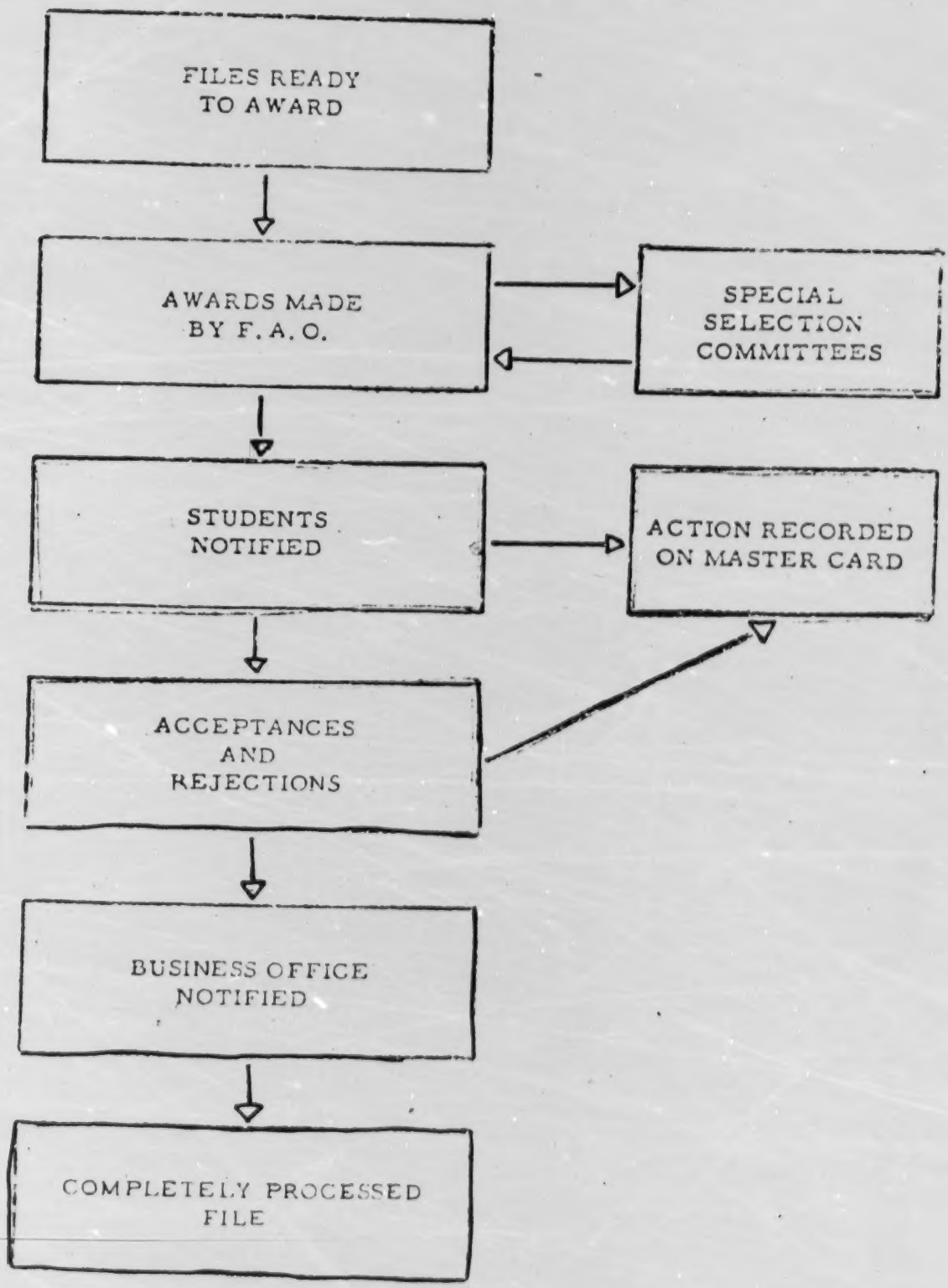
The basic distinction between an independent/self-supporting student and a dependent student is a student who is financially dependent upon his parents and for whom there would presumably be parental contributions.

The problem is that if parental responsibility for contributing to post secondary education is not available then a greater need may exist and greater federal aid resources may be needed to close the need gap.

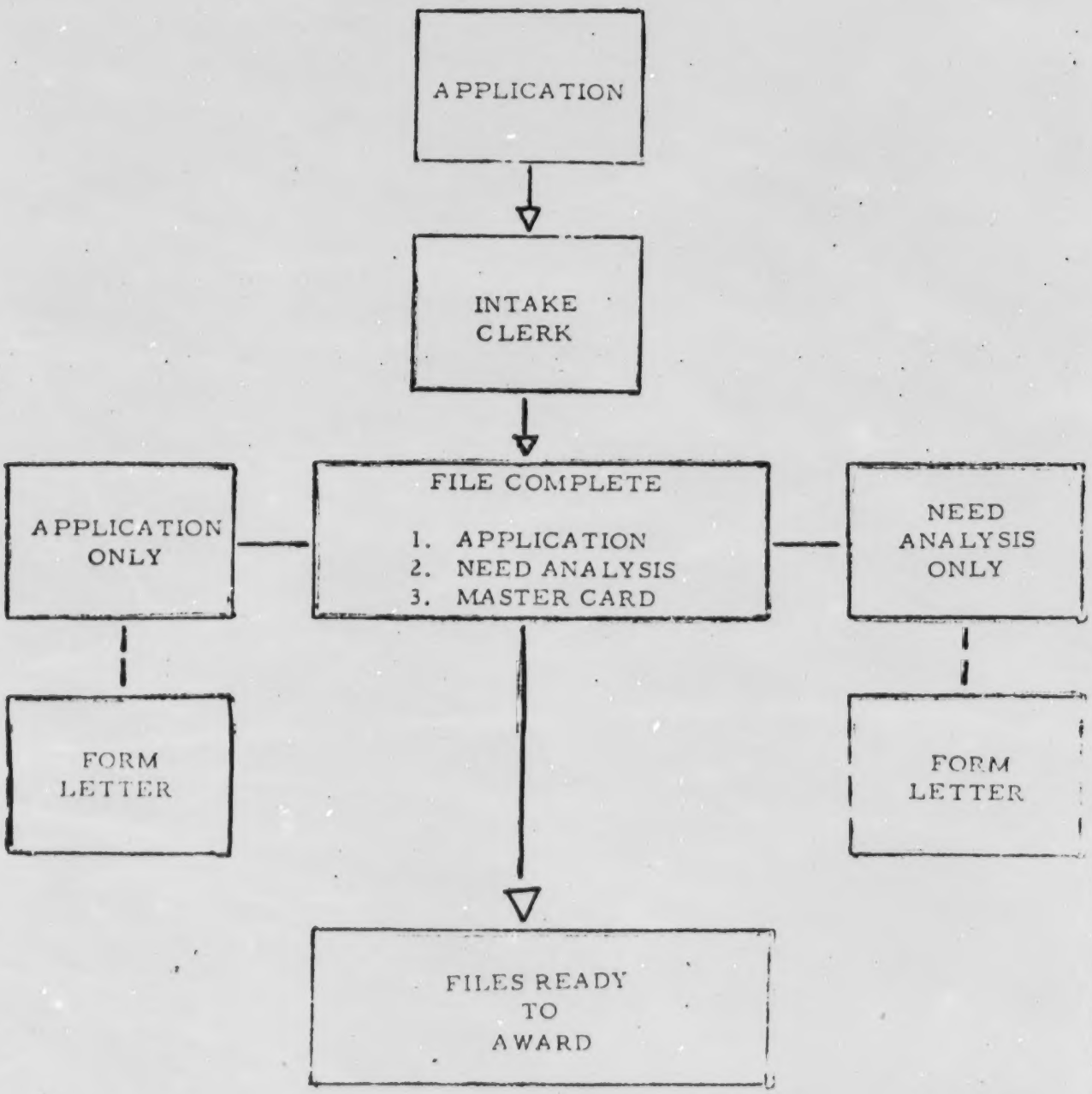
The financial aid eligibility of the self-supporting student must be based on the federal guidelines for certification of financial independence. (see appendix)

The financial aid officer should use his professional judgement in determining the type of financial aid the self-supporting student should receive. Generally, the self-supporting student should be allocated self-help college based financial aid (loans or college-work study) except where the self-supporting student is a welfare recipient, a ward of the state, an orphan, or has completed his financial need analysis application with parental financial data included and that data indicates the self-supporting student to be of exceptional financial need.

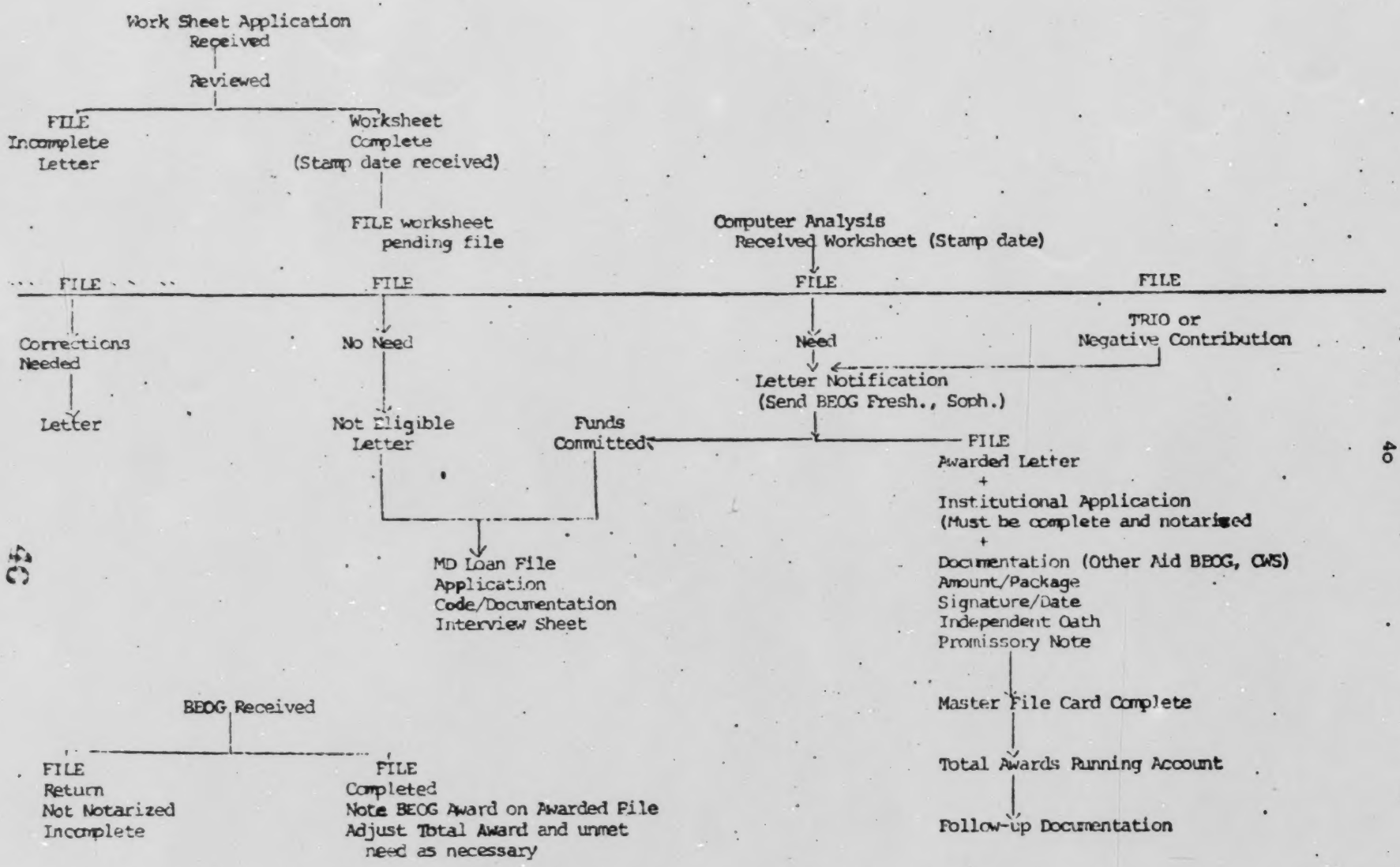
AWARD PROCEDURE



APPLICATION INTAKE



WORK FLOW CHART
Financial Aid Applications



(Document and total all master file cards. Send to ACT; Request tape for October 10th.)

Guidelines For The Construction Of Student Budgets

If enough aid were available to meet all the financial aid needs of all students and administrative time and resources were plentiful, it could be argued that separate budgets for every student should be constructed and these budgets would include "any expenses reasonably necessary for the student to remain in school." However, there are not sufficient aid or administrative resources to meet or measure everyone's "expenses reasonably necessary to remain in school." Furthermore, since many different financial aid programs are funded from public sources, each financial aid program should be guided by some common standards or guidelines for what are reasonable expenses.

These conditions make it necessary to identify, classify, and group individual students on the basis of some common characteristics and student expenditure profiles comprised of the items which traditionally make up the student budget (generally tuition and fees, room and board, transportation, books and supplies, clothing and personal expenses, health care expenses, and other items which are common to significant groups of students, e.g. child care or child support payments, etc.)

Student budgets should be developed, constructed and presented to students in a manner which will reflect the types and amounts of expenditures that students within different budgetary types experience in maintaining a standard of living which permits the students to live in a dignified fashion consistent with national and local student expenditure profiles.

1. Student expense budgets should be comprehensive and should make provision for the costs of tutition, fees, books, supplies, housing costs, clothing costs, recreation, and other expenses.

2. Student expense budgets should serve as benchmarks in the analysis of an individual student's financial need, and should be adjusted to reflect unique non-discretionary expenses of students.

3. Student expense budgets should be neither luxurious nor poverty stricken, but should represent some reasonable minimum-to-moderate standards.

4. Student expense budgets should reflect prevailing expenditure profiles of students at the post secondary institution and the nation.

5. The following factors should be considered in budget construction:

   A. the student's educational level, if the different levels reflect real significant differences in expenditure profiles.

   B. the student's discipline or field of study, if the differences are reflected in different costs for books and supplies, or student fees.

C. the student's state (county or city) or permanent residence if different fees are employed on the basis of residence.

D. the student's domicile, e.g., on-campus, with his parents

E. the student's age, if this variable is related to real, significant differences in expenditure profiles.

F. the student's marital status and number of dependents.

6. Student expense budgets should be updated for inflation at least annually.

7. Student expense budgets should be documented through national, state, or institutional surveys.

There are many national populations from which national standards can be derived. These include the expenditure data of individuals who file Student Financial Statements with the Scholarship Service, United States Department of Agriculture data on consumption budgets, and the Bureau of Labor Statistics (BLS) budget standards.

The BLS budget information is the most widely used source of information in developing need analysis procedures. BLS has published three standards of living for an urban family of four persons, which are widely used to determine budget standards for parents of financial aid applicants. This publication provides a detailed itemization of the lower, intermediate (moderate), and higher budget standards for a family of four where the father is age 38. From time to time these standards are updated for price changes in the individual comparative cost indexes for Standard Metropolitan Statistical Areas (SMSA) and, therefore, it is possible to construct budgets that reflect place-to-place differences in cost of living.

Applying the BLS equivalency scale values to the 1967 BLS low and moderate consumption budgets, updated to April 1974 price levels, yields the following 9 month consumption budgets for families where the household head is 20 to 25 years of age:

(Continued on next page)

Table One

BLS Low and Moderate 9-Month Urban U.S. Budget
Standards for Families with Household Heads Age 20 to 35

April 1974 Price Levels

Marital Status	Low	Moderate
Single Individual	$1840	$2730
Married - No children	2570	3820
Married - 1 child	3255	4830
Married - 2 children	3780	5615
Married - 3 children	5040	7486

Periodically, BLS publishes indexes of comparative consumption costs for Standard Metropolitan Statistical Areas. (See "Urban Family Budgets updated to Autumn 1973? in Monthly Labor Review, August, 1974.) The indexes reflect differences among SMSAs in price levels, and can be applied to the urban U. S. budget standards to estimate the low and moderate budgets for persons in each SMSA. Table two presents BLS comparative cost indexes and the 9-month low and moderate standards for standard metropolitan statistical areas.

The BLS budgets are recommended because they have the following advantages over other national sources of data:

1. Their use is consistent with budgets incorporated into existing need analysis programs for assessing parental ability to pay for education.

2. They are easily updated through application of the Consumer Price Index (CPI).

3. It is possible to construct budgets for selected cities (SMSAs) that reflect point-to-point differences in prices.

4. The BSL moderate level budgets for families where the household head is age 20 to 35 do not deviate greatly from student estimates of consumption costs.

For these reasons, the BLS data probably provide the best basis for determining national and local budget standards for single individuals at non-resident institutions and married students who do not live in campus owned or operated apartments. On the other hand, BLS standards may not be appropriate, however, for students who live with parents and commute to campus, or students who live in campus-owned or operated housing because amounts for housing actually paid by the student may deviate substantially from the amount assumed in the BLS standards. For these reasons, it is probably best to construct budgets locally for students who live with parents and commute to school, and for students who reside in housing owned or operated by the post secondary institution. This is why we use standards which are based on campus-operated facilities and local standards for students who live with their parents.

(Some Principles and Guidelines for the Construction of Student Expense Budgets for the Purpose of Student Financial Aid, prepared by the Working Committee on Need Analysis for the National Task Force on Student Aid Problems, Fall, 1974)

9-MONTH BLS LOW AND MODERATE BUDGET STANDARDS FOR PERSONS AGE 20-35 BY AREA:

APRIL 1974

(S-Single; M-0-Married, No Children; M-1-Married-1 Child; M-2-Married-2 Children; M-3-Married-3 Children)

Area	BLS Low Standards						Moderate Standards					
	Index	S	M-0	M-1	M-2	M-3	Index	S	M-0	M-1	M-2	M-3
		$	$	$	$	$		$	$	$	$	$
Urban U. S.	100	1840	2572	3255	3780	5040	100	2730	3820	4830	5390	7486
Metropolitan	101	1858	2597	3287	3817	5090	102	2784	3896	4926	5497	7635
Non Metropolitan	94	1729	2417	3059	3553	4737	90	2457	3438	4347	4851	6737
South												
Atlanta	96	1766	2469	3124	3628	4838	94	2566	3590	4540	5066	7036
Austin	91	1674	2340	2962	3439	4586	89	2429	3399	4298	4797	6662
Baltimore	101	1858	2597	3287	3817	5090	96	2620	3667	4636	5174	7186
Baton Rouge	92	1692	2366	2994	3477	4636	92	2511	3514	4443	4958	6887
Dallas	94	1729	2417	3059	3553	4737	93	2538	3552	4491	5012	6961
Durham	97	1784	2494	3157	3660	4888	95	2593	3629	4588	5120	7111
Houston	94	1729	2417	3059	3553	4737	92	2511	3514	4443	4958	6887
Nashville	95	1748	2443	3092	3591	4788	95	2593	3629	4988	5120	7111
Orlando	98	1803	2520	3189	3704	4939	92	2511	3514	4443	4958	6887
Washington,DC Md.-VA	103	1895	2649	3352	3893	5191	102	2784	3896	4926	5497	7635
Non Metropolitan Areas	90	1656	2314	2929	3402	4536	86	2347	3285	4153	4635	6437
West												
Bakersfield,CA	97	1784	2494	3157	3666	4888	94	2566	3590	4540	5066	7036
Denver	98	1803	2520	3189	3704	4939	96	2620	3667	4636	5174	7186
LA-Long Beach	104	1913	2674	3385	3931	5241	100	2730	3820	4830	5390	7486
San Diego	101	1858	2597	3287	3817	5090	98	2675	3743	4733	5282	7336
San Francisco Oakland	109	2005	2803	3547	4120	5493	107	2921	4087	5169	5767	8010
Seattle-Everett	104	1913	2674	3385	3931	5241	103	2811	3934	4974	5551	7710
Honolulu	119	2189	2803	3873	4498	5997	115	3139	4393	5554	6198	8609
Non Metropolitan Areas	97	1784	2494	3157	3666	4888	90	2457	3438	4347	4851	6737
Anchorage	143	2631	3677	4654	5405	7207	129	3521	4927	6230	6953	9659

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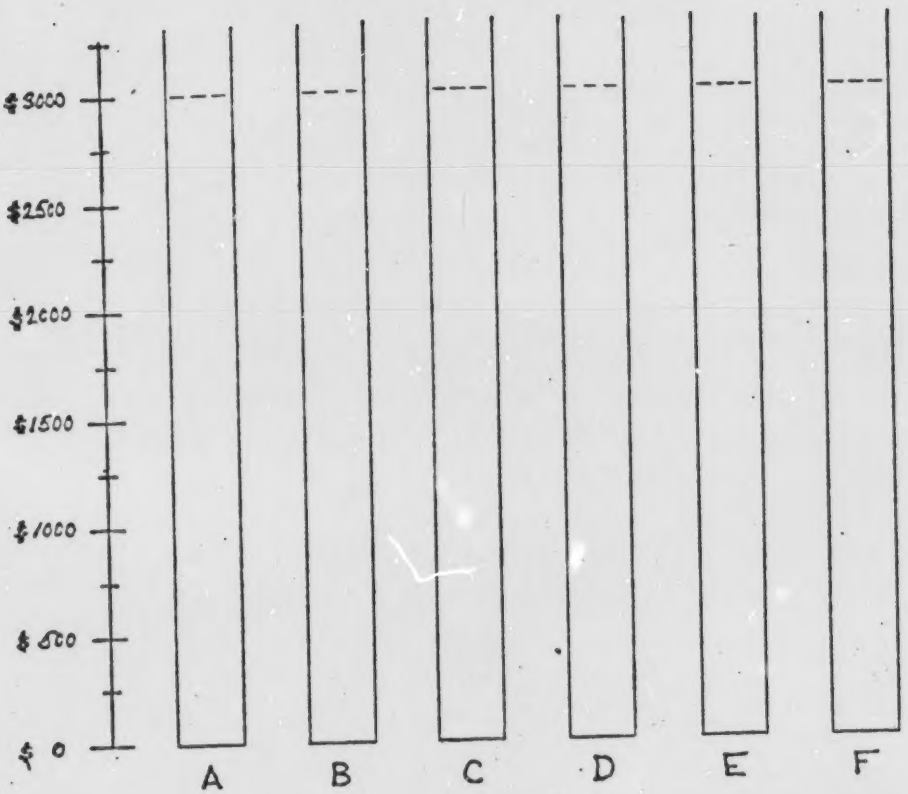
9-MONTH BLS LOW AND MODERATE BUDGET STANDARDS FOR PERSONS AGE 20-35 by AREA:

APRIL 1974

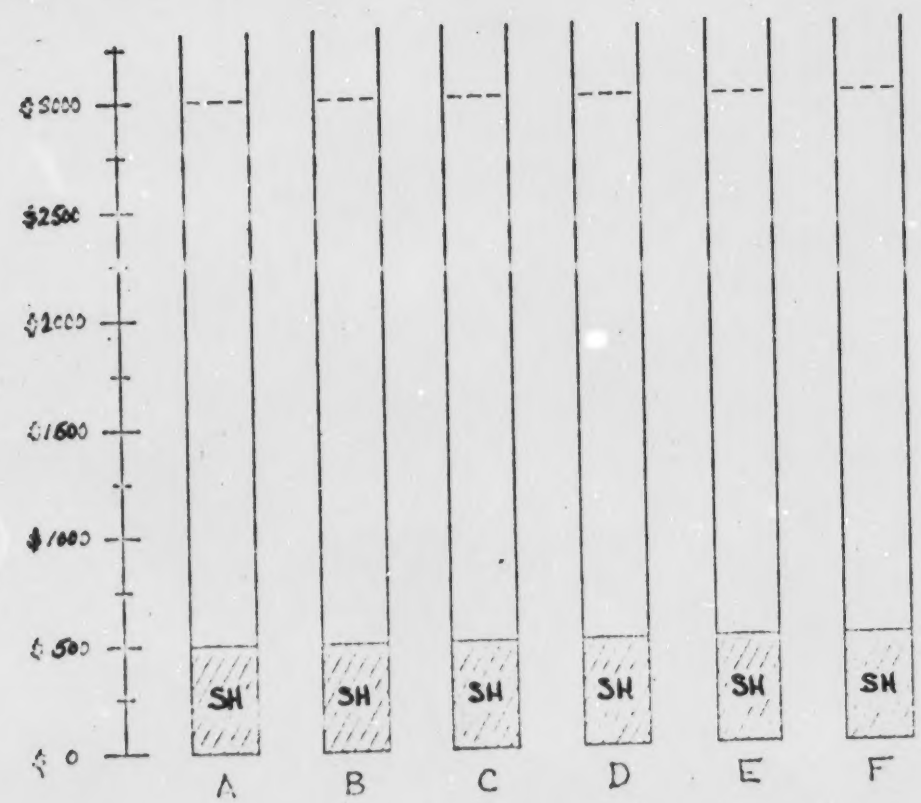
(S-Single; M-0-Married, No Children; M-1-Married-1 Child; M-2-Married-2 Children; M-3-Married-3 Children)

Area	Low Standards						Moderate Standards					
	Index	S	M-0	M-1	M-2	M-3	Index	S	M-0	M-1	M-2	M-3
		$	$	$	$	$		$	$	$	$	$
Urban U. S.	100	1840	2572	3255	3780	5040	100	2730	3820	4830	5390	7485
Metropolitan	101	1858	2597	3287	3817	5090	102	2784	3896	4926	5497	7635
Non Metropolitan	94	1730	2417	3059	3553	4737	90	2457	3438	4347	4851	6737
Northeast												
Boston	107	1850	2752	3482	4044	5392	123	3140	4393	5554	6198	8608
Buffalo	100	1840	2572	3255	3780	5040	104	2839	3972	5023	5605	7785
Hartford	110	2024	2829	3580	4158	5544	112	3057	4278	5409	6036	8384
Lancaster	97	1785	2494	3157	3666	4888	97	2648	3705	5168	5228	7261
New York-NJ	105	1932	2700	3417	3969	5292	113	3084	4316	5457	6090	8459
Phil.-NJ	99	1822	2546	3222	3742	4989	101	2757	3858	4878	5443	7560
Pittsburg	96	1766	2469	3124	3628	4839	97	2648	3705	4685	5228	7261
Portland, ME	102	1876	2623	3320	3855	5140	102	2784	3896	4926	5497	7635
NonMetropolitan Areas	97	1784	2494	3157	3666	4888	98	2675	3743	4733	5282	7336
North Central												
Cedar Rapids	96	1766	2469	3124	3628	4839	96	2675	3743	4733	5282	7336
Champaign-Urbana	105	1932	2700	3417	3969	5292	103	2811	3934	4974	5551	7710
Chicago-NW,Ind.	105	1932	2700	3417	3969	5292	106	2893	4049	5119	5713	7935
Cincinnati-KY-In	95	1748	2443	3092	3591	4788	97	2648	3705	4685	5228	7261
Cleveland	99	1822	2546	3222	3742	4989	103	2812	3934	4974	5551	7710
Dayton	96	1766	2469	3124	3628	4839	94	2566	3590	4540	5066	7035
Detroit	100	1840	2572	3255	3780	5040	101	2757	3858	4878	5443	7560
Green Bay	95	1748	2443	3092	3591	4788	96	2620	3667	4635	5174	7185
Indianapolis	100	1840	2572	3255	3780	5040	102	2784	3896	4926	5497	7635
Kansas City	99	1822	2546	3222	3742	4989	99	2702	3781	4781	5336	7411
Milwaukee	98	1803	2520	3190	3704	4939	101	2757	3858	4878	5443	7560
Minneapolis-	99	1822	2546	3222	3742	4989	98	2675	3743	4733	5282	7336
Wichita	96	1766	2469	3124	3628	4839	95	2593	3629	4583	5120	7111
St. Louis	99	1822	2546	3222	3742	4989	99	2702	3781	4781	5336	7411
Non-Metropolitan Areas	97	1784	2494	3157	3666	4888	93	2530	3552	4491	5012	6961



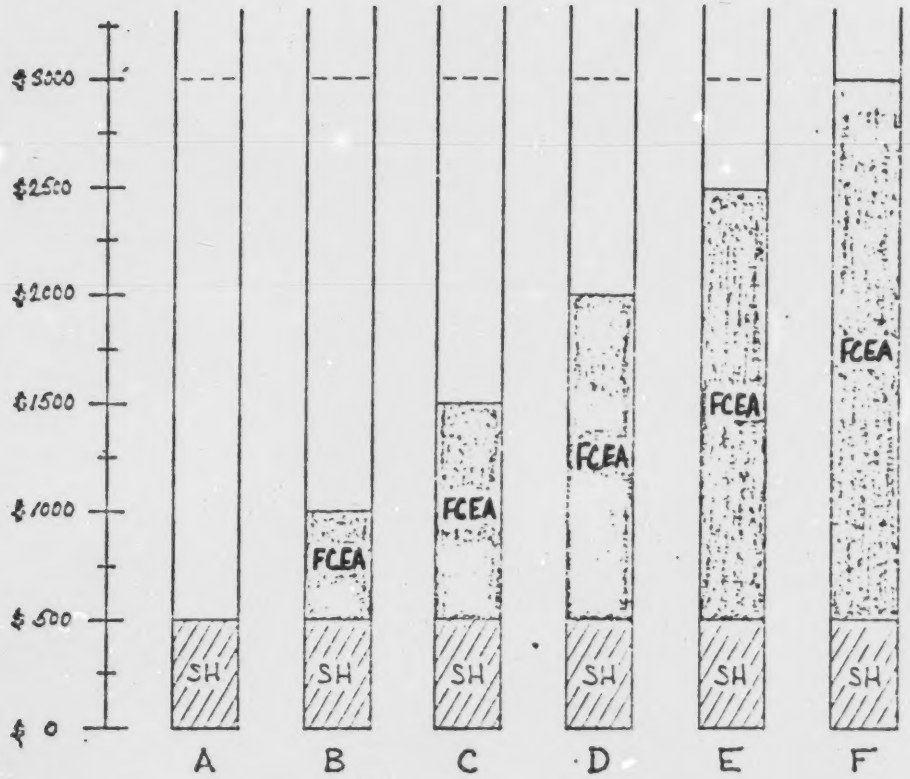
EQUITY PACKAGING
TABLE 1

Budget Only



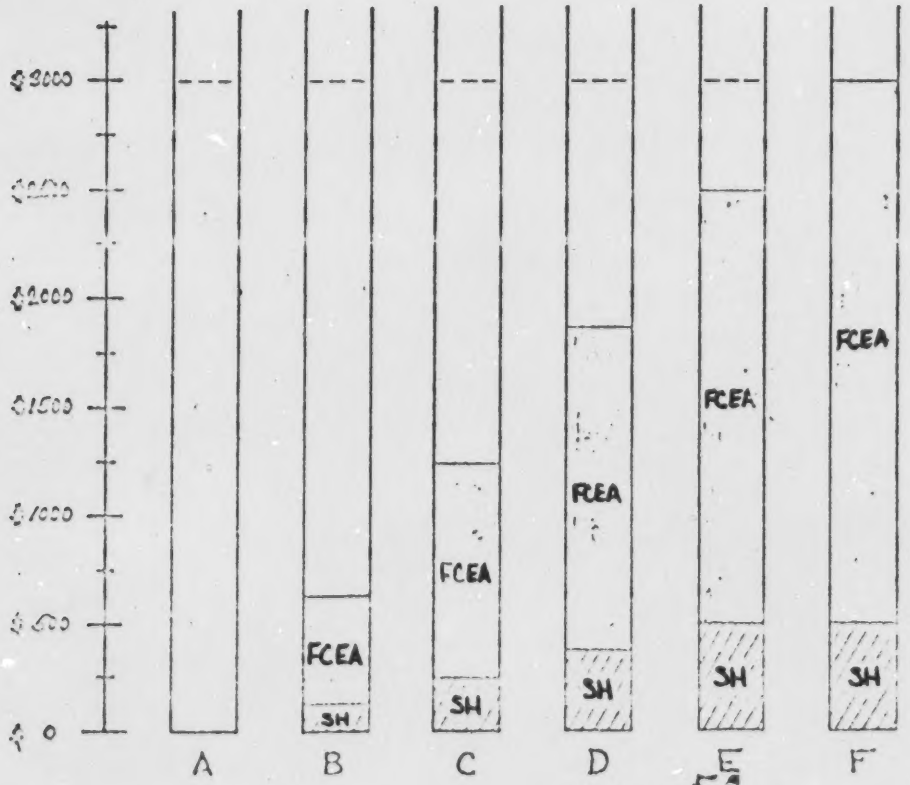
EQUITY PACKAGING
TABLE 2

Budget and Self-Help



EQUITY PACKAGING
TABLE 3a

Gross Need = $7500

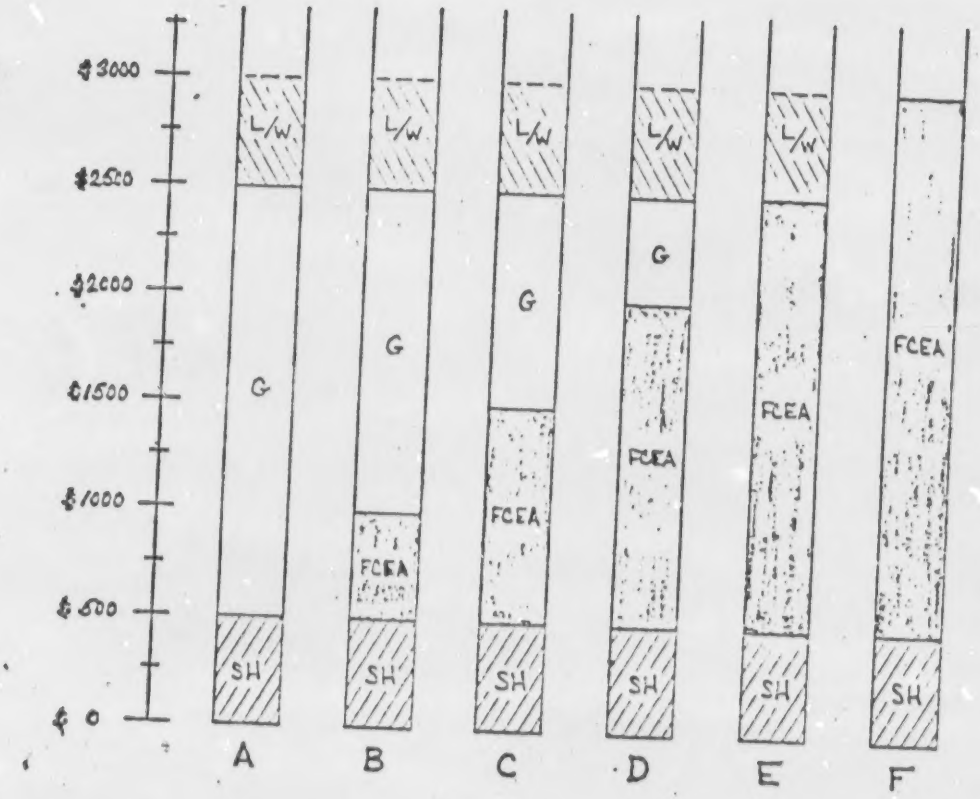


EQUITY PACKAGING
TABLE 3b

Need = $8750
Self Help at 25% of FCEA

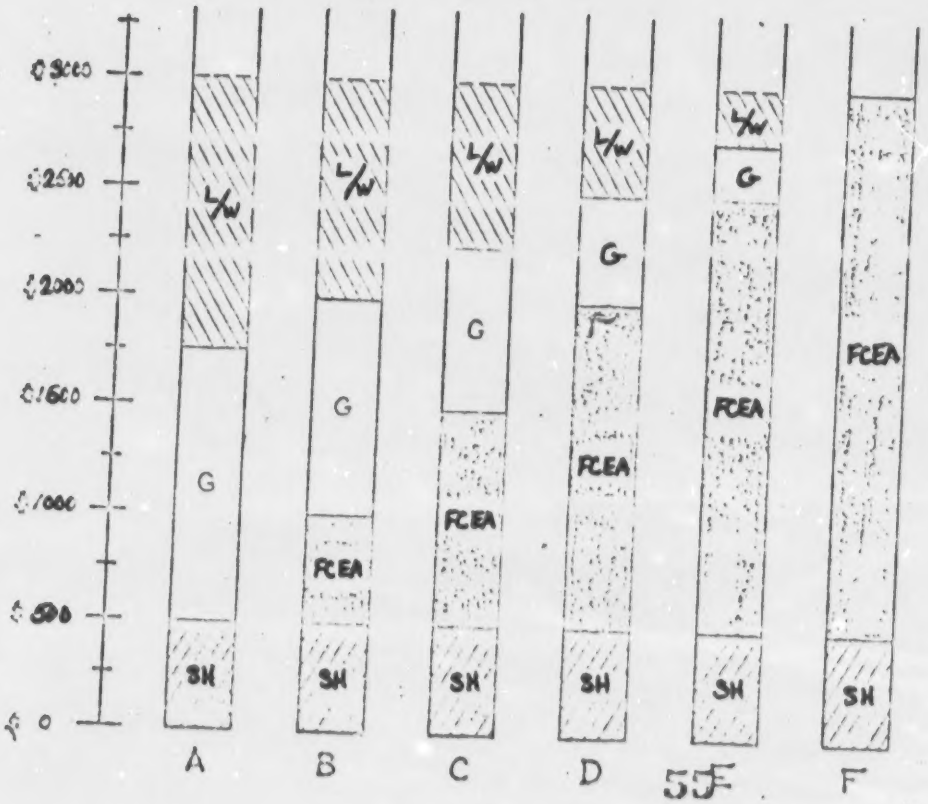
Presuming FCEA is all PC, then SH is ⅓ of PC.

3b'

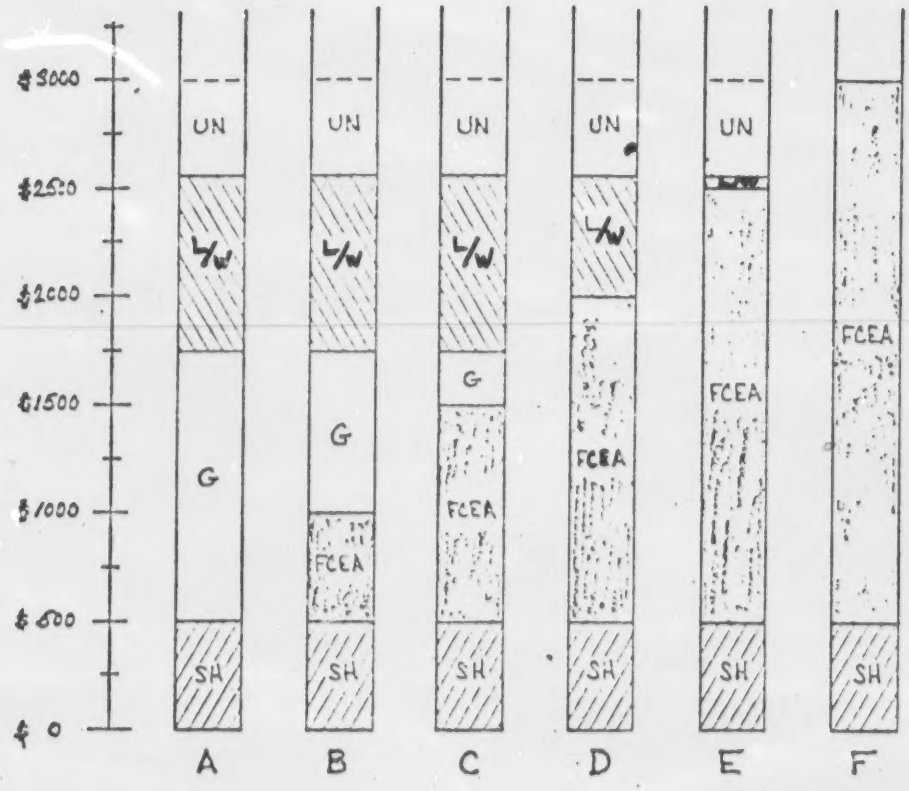


EQUITY PACKAGING
TABLE 8

Full Aid
Need = 7500
Grant = 5000
Loan/Work = 2500

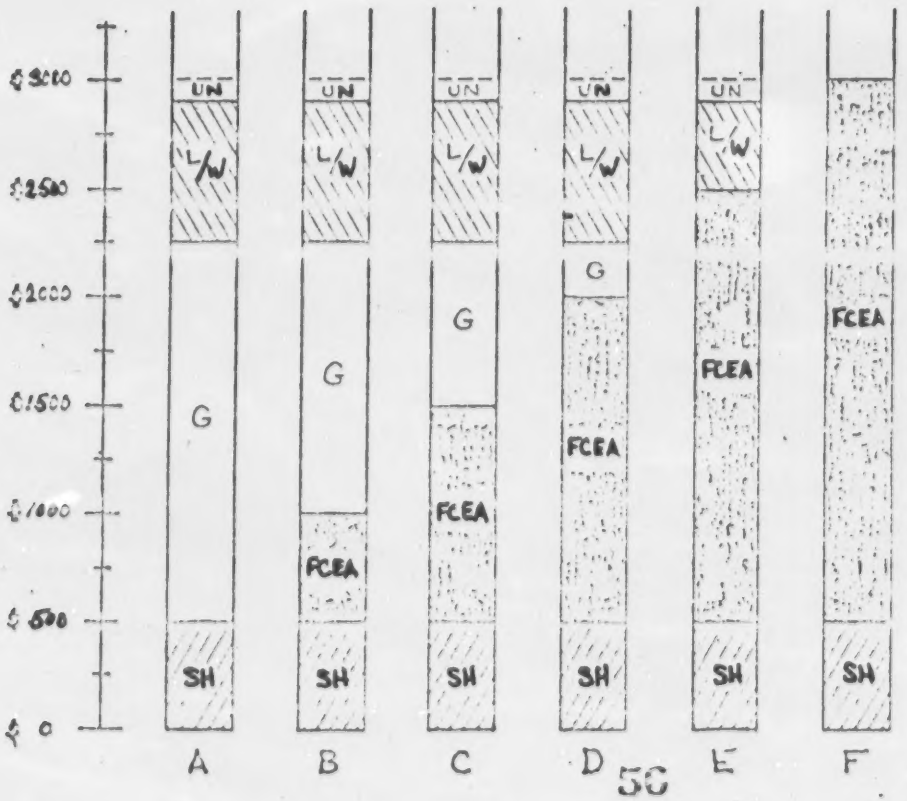


EQUITY PACKAGING
"Percentage of Need"
basis for grant
distribution



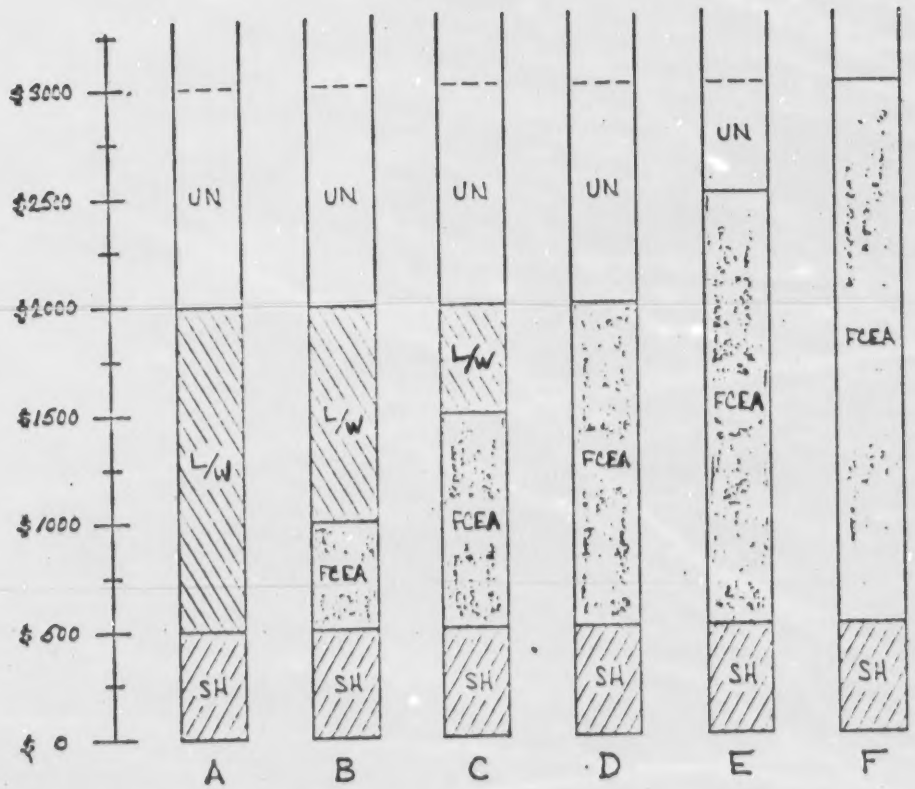
EQUITY PACKAGING
TABLE 6

Need = 7500
Loan/Work = 3000
Grant = 2250
Unmet Need = 2250



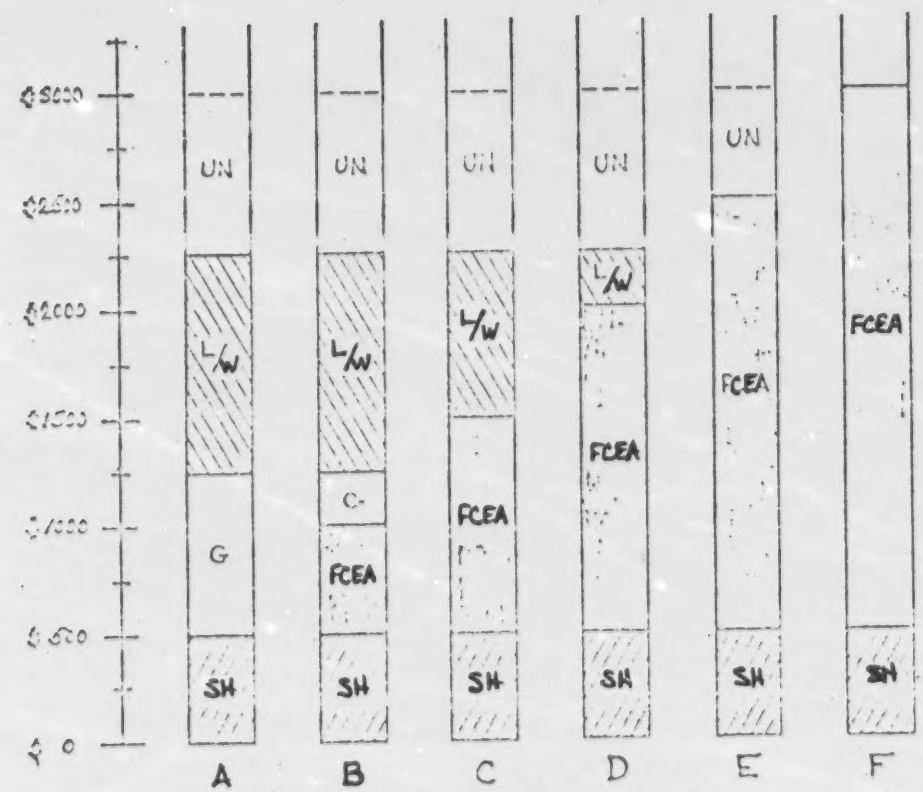
EQUITY PACKAGING
TABLE 7

Need = 7500
Grant = 4000
Loan/Work = 3000
Unmet Need = 500



EQUITY PACKAGING
TABLE 4

Need = $7500
Loan/Work = $3000
No Grant



EQUITY PACKAGING
TABLE 5

Need = $7500
Grant = 1000
Loan/Work = 3000

Administrative Procedures - For Documentation of Change-in Computed Measured Need.

The basic estimate of parental "ability" to pay is calculated by a government approved needs analysis service (either ACT or CSS). The Financial Aid Officer applies this computed parental contribution to the specific institutional costs. The standard needs analysis estimate is related to the total financial strength of the family, recognizing that a certain level of income and assets is necessary to maintain the family.

In some instances, however, this measured "ability" to pay may be higher than the amount the parents actually do pay. Therefore, it is sometimes necessary for the financial aid officer to re-evaluate the standard needs analysis and apply his/her our professional judgement in documenting a change in the computed expected contribution from the family. The following procedures are applied in a consistent manner on their specific financial circumstances in each particualr family situation. The changing a computed family contribution is done in strict adherance with the United States of America General Accounting Office guidelines.

Professional Judgement

Although accurate, objective data are the basis for systematic need analysis, the resulting contribution should be considered as a reliable recommendation. Complexities in individual family financial circumstances and differences in attitudes toward education will require that an aid administrator consider adjustments if appropriate for a specific family. In doing this he must evaluate both the objective and subjective information available to him from all sources. A system of need analysis must always be a guide for judgement, not a substitute. A financial aid administrator has a professional responsibility to equitable judgements about each individual family. (Refer to Chapter 5)

	Douglas MacDonald
	United States General Accounting Office Documentation Procedures.

CITY of BALTIMORE

MEMO

DATE: 11-21-74

Staff

Documentation guidelines for student/parents change in the amount of computed family support that can be realistically expected to be contributed for educational costs.

Possibly resources for a change in computed family support. Any change in computed support from family must be accompanied by a letter from the parents/students. The letter should be self-addressed to the financial aid office.

1. Geographical differences
2. Cost of living
3. Family circumstances
4. Reduction in income
5. Death or disability of wage earner
6. Loss of job
7. Unanticipated medical or other extraordinary expenses
8. Change in (home equity) non-liquid assets
9. Cannot meet expected family contributions to education
10. Other

bjp

UNITED STATES GENERAL ACCOUNTING OFFICE
WASHINGTON, D.C. 20548

MANPOWER AND WELFARE
DIVISION

OCT 10 1974

B-164031(1)

Mr. Douglas S. MacDonald
Financial Aid Coordinator
Community College of Baltimore
2901 Liberty Heights Avenue
Baltimore, Maryland 21215

Dear Mr. MacDonald:

We refer to your letter of September 4, 1974, regarding the documentation needed to support adjustments made by financial aid administrators in awarding student financial aid. The Office of Education has not issued specific guidelines on this subject but we hope the following will be of assistance to you.

In a letter dated August 6, 1973, Congressman James G. O'Hara, Chairman of the Special Subcommittee on Education, House Committee on Education and Labor and Congressman John Dellenback requested the Commissioner of Education to clarify the kinds of documentation considered adequate to support decisions made by financial aid administrators. The Commissioner's response stated that a letter from the student or from a member of his family is sufficient documentation if the aid administrator notes thereon or on a separate document that he has relied upon the information so furnished. Also, a note written by the aid administrator to record information furnished him in a telephone communication with a student or family member is considered adequate documentation provided the aid administrator also writes a letter of confirmation of the conversation to the appropriate party.

As stated in the Comptroller General's August 29, 1973, letter to Chairman O'Hara, we believe the Commissioner's statement on documentation provides useful and definite guidance to all auditors as to the type and nature of documentation expected to be maintained by aid administrators.

BEST COPY AVAILABLE

B-164031(1)

We are enclosing the DHEW Audit Agency's Audit Guide for the National Direct Student Loan, College Work-Study, and Supplemental Educational Opportunity Grants programs.

We hope that this information will be of assistance to you.

Sincerely yours,

Gregory J. Ahart
Director

Enclosure

Financial Aid Processing Cycle

The financial aid processing cycle is an essential function of the student financial aid program which involves the following areas:

1) Application for aid
2) Evaluation of demonstrated need by a federally-approved needs analysis test
3) Packaging -- construction of a financial aid award and/or package to meet the demonstrated need of a financial aid applicant with the priorities established to meet the most needy first
4) Notification letter for award, ineligible or rejection
5) Acknowledgement and acceptance of award
6) Notification and authorization to the Business Office for disbursement of funds
7) Re-evaluation and follow-up as required

FINANCIAL AID CALENDAR

JANUARY	Registration for spring semester Spring semester awards finalized Student evaluation of F.A.O. LEEP Fiscal Operations Report *In-Service Training *Students start applying for Financial Aid - September *Dissemination of Financial Aid Information *Transfer articulation - Financial Aid *In-Service Training - Staff/Faculty *Begin recruitment
FEBRUARY	Documentation Review LEAAB 10 Forms CONTINUE* Nursing Application
MARCH	Accounting Office - Exit Interview Renewal application to applicants AAJC meeting *CONTINUE
APRIL	Determine aid available - summer LEEP Applications MAJC Meeting DC-MD-DEL SFAA Meeting Review student evaluation of Financial Aid Rolling Registration Analyze Federal Guidelines/Policy changes
MAY	Receive notice anticipated monies allocated Rolling Registration Deadline Financial Aid applications EASFAA Meeting Begin scholarship selection/analysis Begin making awards/sending acceptance letters Finalize statistics for current year annual report *Emphasis on documentation/need analysis/counseling
JUNE	*CONTINUE Registration Commencement Annual Report Transmittal of LEEP Applications and Notes

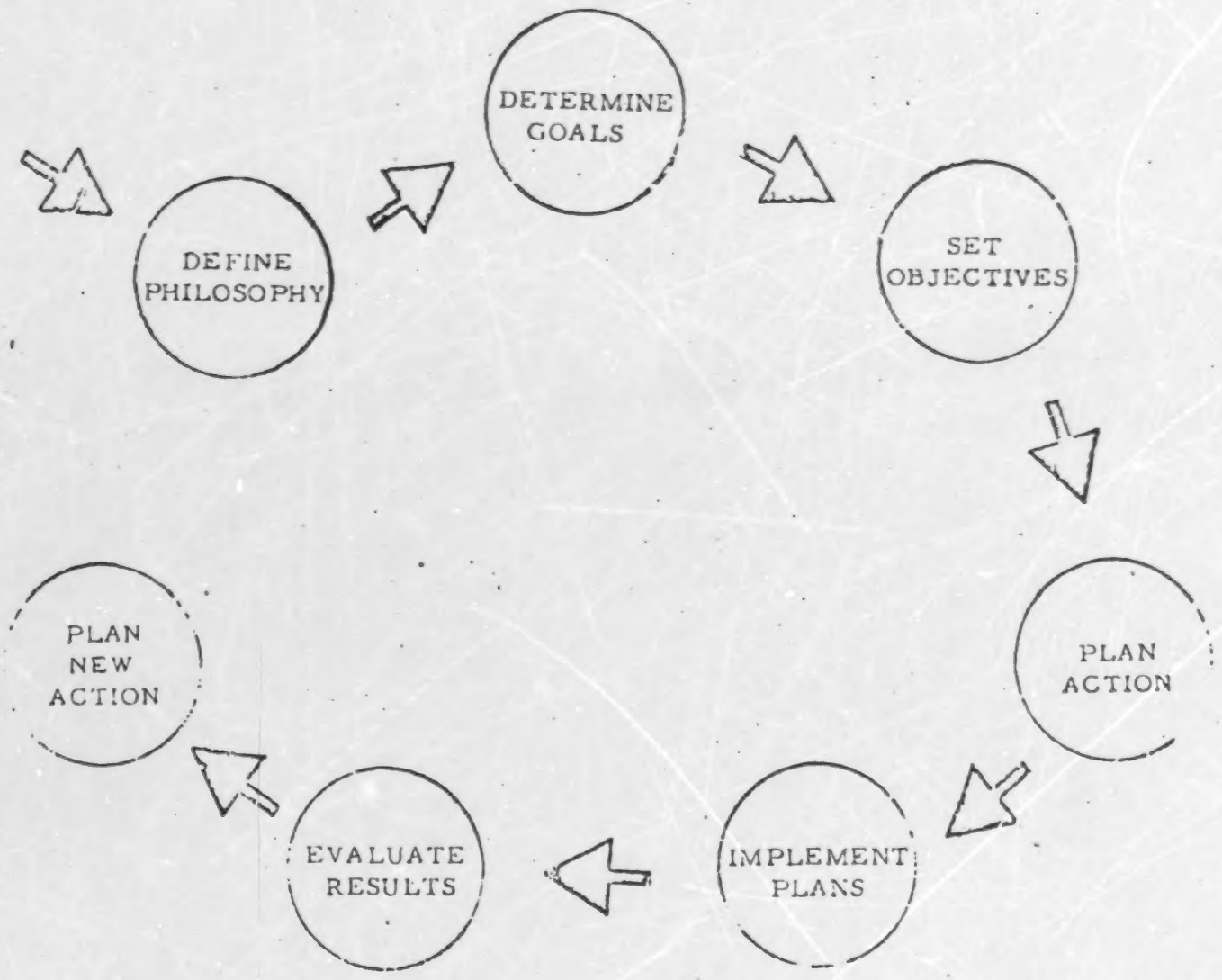
FINANCIAL AID CALENDAR

JULY	*CONTINUE Receive final allocation of Federal Funds LEEP Fiscal Operations Report Nursing Fiscal Operations Report
AUGUST	Registration Fiscal Operations Report Review Evaluate Forms to be used Printing of new forms In-Service Orientation/Training Meeting with Accounting Department Meeting with Continuing Education - LEEP
SEPTEMBER	Report Status on Guaranteed Loans LEAAB 10 Forms Report to Scholarship donors *Students awarded F.A.O. counseling, adjustments In-Service Training
OCTOBER	*CONTINUE Application for federal funds - O.E. Publicity - P.R. Workshops - Federal Regional *State Scholarship Board Applications
NOVEMBER	Run article transfer counseling Letters to students with deficiencies Initial report on financial aid - Board of Trustees Rolling Registration Students awards adjusted for spring State Scholarship Board applications Distribution
DECEMBER	Nursing Report Deadline State Scholarship Board Deadline - 2nd semester applications Transfer Counseling Registration

NOTE: For all federal reports, it is essential for F.A.)., Accounting and Institutional Research to cooperate in compiling of report data.

The Calendar is subject to change.
For information, see F.A.O.

THE PLANNING CYCLE



CHAPTER 5

AUDIT

AUDITING

Aid administrator's judgment

The needs analysis attempts to be sensitive to the empirical evidence of the family capability in financing post secondary education, as presented on the Financial Statement. There are times when the strict application of the ACT or CSS principles and philosophy to this information will be inappropriate. The following must be remembered

1. The need analysis systems provide a measurement of family financial strength in relation of anticipated educational expenses. It does not consider academic ability and potential, character, or other criteria that an institution may employ in selecting financial aid recipients.

2. The systems provide a measurement of a family's ability to pay. Like any system designed to process a large number of different cases, it must follow a standard set of procedures. These standard procedures may not be completely applicable to the particular circumstances reflected by any individual student and his family.

3. The systems measure the amount of financial support that the parents can contribute toward post secondary education at the time the financial statement is submitted. This amount should be reviewed periodically to reflect changes that may occur in particular circumstances.

The systems treat most cases equitably, but the judgment o the financial aid administrator is indispensable. This judgment reflects experience in dealing with families of all types and their individual problems, as well as the individual and specific information that may exist. The financial aid administrator must always be the final authority in any system of need analysis.

(CSS Needs Analysis: Theory and Computation Procedures, 1974-75 College Entrance Examination Board, p. 2)

*Refer to Audit Manual in Financial Aid Office

Specific audit requirements, guidelines, and procedures are written in a separate audit manual located in the Financial Aid Office.

EXERCISING JUDGMENT AND MAKING EXCEPTIONS

It should be noted that federal manuals, including those governing the administration of financial aid programs prior to July 1, 1972, as well as those that may be promulgated some time in the future, are replete with references to the use of "judgment" and "discretion." One such example is the following quotation from Section 401 of the 1968 edition of the College Work-Study Program Manual: "although there are certain standards to be considered in calculating a student's need, the financial officer must, of necessity, use his own judgment in applying these standards to specific cases" (italics added). Another example is a statement contained in Section 403 B of the same manual: "In calculating the student's own resources, the financial aid officer should be aware that the resources available to a married or independent student may be different from those available to a single student living at home. Again, in such instances, the financial aid officer must exercise considerable discretion" (italics added.)

Note that in both of the illustrations the key word is "must" rather than "may" or "should" clearly, there is an implication that failure to exercise discretion and judgment is tantamount to shirking responsibilities. During the course of their field investigations, however, the Special Subcommittee staff concluded that further assurances were needed in order to remove these "discernible psychic scars" resulting from past audits. Immediately upon receipt of the staff report, the Special Subcommittee initiated a series of actions designed to eliminate the problems. During August 1973 Chairman O'Hara and Ranking Minority Member John Dellenback wrote to Commissioner of Education, John Ottina and Elmer Staats; received from both of these officials administrative guidance as well as assurances of support in exceptions taken in the future by auditors from the Department of Health, Education, and Welfare (HEW) and the General Accounting Office; and transmitted copies of the documents to student financial aid administrators through-out the country. In essence, the exchange of letters produced the following:

1. Congressional assurance that the Education Amendments of 1972 (P. L. 92-318) "give both the educational institution and the lending institution substantial flexibility in the size of the (Guaranteed Loan) recommendation.

2. Assurance from Commissioner Ottina that the "judgment of the financial aid officer is indispensable in determining the amount of financial support that can be contributed for a specific individual."

3. Clarification from Commissioner Ottina with respect to acceptable methods for documenting exceptions.

4. Assurance from both the Commissioner and the Comptroller General of support for institutions in future audit exceptions where "the financial aid officer has exercised his professional judgment and provided reasonable documentation (in adjusting) the amount of the family contribution."

Summer Gambee is associate dean, student affairs, and coordinator of financial aids for the California State University and Colleges. Previously he served as

an education and research specialist, Division of Student Financial Aid, in the U. S. Office of Education in Washington and later as field representative, Division of Student Financial Aid, in Region IX. He is chairman of the CSS Committee on Membership and is a member of numerous committees of the California and Western Associations of Student Financial Aid Administrators and the California State Scholarship and Loan Commission.

(Financial Aid Report College Entrance Exam 1974.)

RECORD KEEPING

ACCOUNTABILITY

FISCAL CONTROL

PURPOSES OF RECORDS

1. INFORMATION
2. DOCUMENTATION
3. JUSTIFICATION
4. CONTROL
5. ACTION TAKEN
6. BASIS FOR ACTION TAKEN
7. BASIS FOR REFERRAL
8. BASIS FOR FUTURE ACTION TO BE TAKEN

AUDIT

PREPARATION!

CONTROL

KINDS OF RECORDS FOR A STUDENT

1. NEEDS ANALYSIS
2. CWS WORKSHEET
3. INSTITUTIONAL APPLICATION
4. FINANCIAL DOCUMENTS
   - A. INDEPENDENT OATH
   - B. EDUCATIONAL AFFIDAVIT
   - C. AWARD SHEET
   - D. ACCEPTANCE/DECLINE
   - E. PROMISSORY NOTES - WACHOVIA LOAN PERSONAL/CONFIDENTIAL SHEET
   - F. OTHER RECORDS AS NECESSARY
5. RECORD OF ALL INTERVIEWS
6. RELATED CORRESPONDENCE

CHAPTER 6

CODE OF ETHICS

Code of Ethics

This Code of Ethics was adopted by the Executive Board for the Association on December 6, 1973. The Code is considered to be a statement of the ethical standards that each member of the Association shall strive toward the performance of his duties as a Financial Aid Officer.

In this respect the Del-DC-Md Financial Aid Administrator shall:

1. Encourage coordination among institutions, schools, federal, state, community, and other agencies to motivate all students capable of continuing beyond high school to consider post secondary education regardless of their financial circumstances.

2. Provide information in terms of resources available to assist students and parents in student financial planning.

3. Publish widely information regarding financial aid policies, full cost of attendance, application procedures, eligibility criteria, and financial assistance.

4. Clearly state all conditions under which financial assistance awarded.

5. Attempt to verify all information presented to the institution for consideration for financial aid.

6. Provide students not offered financial aid with the specific reason/s for denial and, to the extent possible, assist the student in finding alternative sources of aid.

7. Encourage the total student financial aid personnel staff to participate in training programs toward professional development activities.

8. Use discretion and refrain from and discourage others from making any public announcement of the amount or type of financial aid awarded to a student in order to protect the confidentiality of the economic circumstances of the student and his family.

9. Not use student financial assistance to the private advantage of the institutuion itself or any of its employees.

10. Inform the chief executive officer of the institution of any attempts to misuse, misinterpret, or misrepresent the student financial aid program by any one associated with the institution.

11. Exhibit the highest possible level of professionalism not within his office, but in his relationships with those persons and agencies with whom he has contact outside the office.

12. Coordinate ALL student financial assistance awarded to students at the institution.

13. Maintain the financial aid office as a student oriented service.

14. Be advised by a student financial aid committee composed of students, faculty, and administrators and staff.

15. Service in a nondiscriminatory manner, financial aid applicants who are found to qualify and to be eligible to receive assistance.

16. Endeavor to award all aid on the basis of documented financial need with priority going to students who are in good academic standing.

17. Recognize the primary responsibility for financing post secondary education as resting upon the student and his family. Financial assistance from colleges and other sources shall be considered only as supplementary to the efforts of the family.

18. Review on an annual basis applications for renewal and establish the amount of aid with full consideration to the student's current actual need.

19. When preparing funding requests, estimate needs honestly and realistically based on enrollment and financial needs of the student body.

20. Keep in confidence information that has been obtained in the course of professional service.

21. Contribute and support continued research in student financial aid realizing that research is valuable in pointing the direction for the establishment of and changes to the existing policies and programs.

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